THE SATURDAY EVENING POST

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Founded by Benj. Franklin

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DRAWN BY HARRISON FISHER

YOUNG LORD STRANLEIGH—By Robert Barr

Reasons for eating more Quaker Oats

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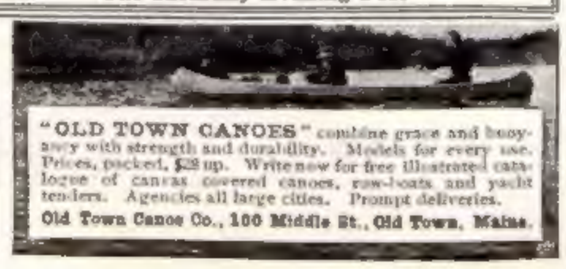

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YOUNG LORD STRANLEIGH

THE KING'S MOVE IN THE CITY

By ROBERT BARR

IT WAS shortly after nine o'clock in the morning that young Lord Stranleigh of Wychwood, in a most leisurely fashion, descended the front steps of his town house into the street. The young man was almost too perfectly dressed. Every article of his costume, from his shiny hat to the polished boots, were so exactly what they should be that he ran some danger of being regarded as a model for one of those beautiful engravings of well-dressed mankind which decorate the shops of Bond Street tailors. He was evidently one who did no useful work in the world, and, as a practical person might remark, why should he, when his income was more than thirty thousand pounds a year? The slightly bored expression of his countenance, the languid droop of his eyelids, the easy but indifferent grace of motion that distinguished him, might have proclaimed to a keen observer that the young man had tested all things, and found there was nothing worth getting excited about. He was evidently a person without enthusiasm, for even the sweet perfection of his attire might be attributed to the thought and care of his tailor, rather than to any active meditation on his own part. Indeed, his indolence of attitude made the very words "active" or "energetic" seem superfluous in our language.

His friends found it difficult, if not impossible, to interest Lord Stranleigh in anything, even in a horse-race or the fling of the dice, for he possessed so much more money than he needed that gain or loss failed to excite a passing flutter of emotion. If he was equipped with brains, as some of his more intimate friends darkly hinted, he had hitherto given no evidence of the fact. Although well set up, he was not an athlete. He shot a little, hunted a little, came to town during the season, went to the Continent when the Continental exodus took place, always doing the conventional thing, but not doing it well enough or ill enough to excite comment. He was the human embodiment of the sentiment: "There is nothing really worth while."

In marked contrast to him stood, undecided, a man of his own age, with one foot on the lower stone step which led up to the front door of his lordship's town house. His clothes, of undistinguished cut, were worn so carelessly that they almost gave the impression of being ready made. His flung-on black slouch hat suggested Western America or Southern Africa. His boots were coarse and clumsy. But if the attire was uninspiring, the face merited, and usually received, a second glance. It was smooth-shaven, massive and strong, tanned to a slight mahogany tinge by a more eager sun than ever shines on England. The eyes were deep, penetrating, determined, masterful.

"You Can Smash Them. They Can't Deliver"

Lord Stranleigh's delicate upper lip supported a silken mustache, carefully tended; his eyes were languid and tired, capable of no such gleam of intensity as was now turned upon him from the eyes of the other.

"I beg your pardon, sir, but are you Lord Stranleigh of Wychwood?"

His lordship paused on the upper steps, and drawled the one word "Yes."

"My name is Peter Mackeller, and the Honorable John Hazel gave me a letter of introduction to you, saying I should probably catch you in at this hour. It seems he underestimated your energy, for you are already abroad."

There was an undercurrent of resentment in the impatient tone Mackeller had used. He was evidently unfavorably impressed by this modern representative of a very ancient family, but the purpose he had in view caused him to curb his dislike, although he had not been tactful enough to prevent a hint of it appearing in his words. If the other had gathered any impression of that hint, he was too perfectly trained to betray his knowledge, either in phrase or expression of countenance. The opinion of his fellows was a matter of complete indifference to him. A rather engaging smile stirred the silken mustache.

"Oh, Jack always underestimated my good qualities, so we won't trouble about his note of introduction. Besides, a man cannot read a letter in the street, can he?"

"I see no reason against it," replied the other sharply.

"Don't you, really? Well, I am going down to my club, and perhaps as we walk along together you will be good enough to say why you wish to see me."

Lord Stranleigh was about to proceed down another step when the other answered "No" so brusquely that his lordship paused once more, with a scarcely perceptible elevation of the eyebrows, for, as a rule, people did not say "No" to Lord Stranleigh of Wychwood, who was known to enjoy thirty thousand pounds a year.

"Then what do you propose?" asked his lordship, as though his own suggestion had exhausted all the possibilities of action.

"I propose that you open the door, invite me in, and give me ten minutes of your valuable time."

The smile on his lordship's countenance visibly increased.

"That's not a bad idea," he said, as if he had listened to unexpected originality. "Won't you come in, Mr. Mackeller?" and with his latch-key he opened the door, politely motioning the other to precede him.

Young Mackeller was ushered into a small room to the left of the hall. It was most severely plain, paneled sombrely in old oak, lit by one window, and furnished with several heavy leather-covered chairs. In the centre stood a small table, carrying a huge bottle of ink, like a great dab of black metal which had been flung while soft on its surface, and now, hardened, sat broad and squat as if part of the table itself. On a mat lay several pens, and at one end of the table stood a rack such as holds paper and envelopes, but in this case of most minute proportions, displaying three tiers, one above the other, of what appeared to be visiting-cards; twelve minute, compact packs all in all, four in each row.

"This," said Lord Stranleigh, with almost an air of geniality, "is my business office."

The visitor looked around him. There were no desks; no pillars of drawers; no japanned-metal boxes that held documents, no cupboards, no books, no pictures.

"Pray be seated, Mr. Mackeller," and, when the young man had accepted the invitation, Lord Stranleigh drew up opposite him at the small table with the packs of cards close to his right hand.

"And now, if you will oblige me with Jack's letter, I will glance over it, though he rarely writes anything worth reading."

Mackeller handed him the letter in an open envelope. His lordship slowly withdrew the document, adjusted an eyeglass, and read it; then he returned it to the envelope and passed it back to its owner.

"Would it be too much if I asked you to replace it in your pocket, as there is no waste-paper basket in this room?"

Mackeller acted as requested, but the frown on his broad brow deepened. This butterfly seemed to annoy him with his imperturbable manner, and his trifling, finicky, childish insincerity. Confronted with a real man, Mackeller felt he might succeed, but he had already begun to fear that this bit of mental thistledown would evade him; so instead of going on with his recital he sat there glowering at Lord Stranleigh, who proved even more of a nonentity than the Honorable John Hazel had led him to believe. He had been prepared to meet some measure of irresponsible inanity, but not quite so much as this. It was Lord Stranleigh himself who broke the silence.

"What do you want?" he asked, almost as if some of his opponent's churlishness had hypnotically permeated his own being.

"Money!" snapped the other shortly.

"Ah, they all do," sighed his lordship, once more a picture of indolent nonchalance.

He selected from the rack beside him four cards, one from each of the little packs in the lower range. These he spread face upward on the table before him.

"I never trouble about money," said his lordship, smiling.

"You probably don't need to, with thirty thousand a year," suggested Mackeller.

"Ah, that's exaggerated," explained his lordship. "You forget the beastly income tax. Still, I was not referring to the amount: I merely wished to explain my methods of dealing with it. Here are the names and addresses of four eminent solicitor persons in the city. There is little use of my keeping four dogs and barking myself, is there? I've really twelve dogs altogether, as represented in this cardcase, but one or other of these four will doubtless suit our purpose. Now, this firm of solicitors attends to one form of charity."

"I don't want charity," growled Mackeller.

"Quite so. I am merely explaining. This firm attends to all the charities that are recognized in our set: the hospitals, the—well, whatever they happen to be. When applied to personally in these matters I write my name on the card of these solicitors and forward it. Application is then made to them. They attend to it, and save me the fatigue of investigation. The next firm," holding up a second card, "attends to charities that are out of our purview: half-days at the seaside and that sort of thing. Now I come to business. This firm," showing the third card, "looks after permanent investments; while this," lifting the fourth, "attends to anything which is speculative in its nature. The applicant takes the particular card which pertains to his particular line of desire. He calls upon the estimable firm of solicitors and either convinces them or fails; gets his money, or doesn't. So you see my affairs are competently attended to, and I avoid the emotional strain of listening to explanations which probably I have not the mental grasp of affairs to understand. Now, which of these four cards may I have the pleasure of autographing for you?"

"Not one of them, my lord," replied Mackeller. "The Honorable John Hazel said that if you would listen to me he thought I might interest you."

"Oh, impossible," drawled his lordship, sitting back languidly in his chair.

"Yes, he said it would be a hard task, but I am accustomed to difficulties. I asked you as we came in to give me ten minutes. Will you do it?"

"Why," protested his lordship, "we have already spent ten minutes, at least."

"Yes, fooling with cards."

"Ah, I'm more accustomed to handling cards than listening to a business conversation—not these kinds of cards, either."

"Will you, for the sake of John Hazel, who tells me he is a friend of yours, give me ten minutes more of your time?"

"What has Jack Hazel to do with this? Are you going to share with him? Is he setting you on to me for loot, and then do you retire into a dark corner and divide? Jack Hazel's always short of money."

"No, we don't divide, my lord. Mr. Hazel has been speculating in the city, and he stands to win a bit if I can pull off what I'm trying to do. So, if you agree to my proposal, he will prove a winner; so will I, so will you, for you will share in the profits."

"Oh, but I don't need the money."

"Well, we do."

"So I understand. Why doesn't Jack confine himself to the comparative honesty of the dice? What does he want to muddle about in the city for?"

"I suppose because he hasn't got thirty thousand a year."

"Very likely; very likely. Yes, that strikes me as a sufficient explanation. Very well, Mr. Mackeller, take your ten minutes, and try to make your statement as simple as possible. I hope statistics do not come into it; I've no head for figures."

"My father," began the young man with blunt directness, "is a stockbroker in the city. The firm is Mackeller & Son. I am the son."

"You don't look to me like a stockbroker. That is, what I've always expected such a person to be. I've never met one."

"No, I'm in reality a mining engineer."

"But, my dear sir, you have just said you were a stockbroker."

"I said my father was."

"You said Mackeller & Son, and that you were the son."

"Yes, I am a partner in the firm, but nevertheless a mining engineer."

"Do stockbrokers make mining engineers of their sons?"

"One of them did. My father is a rigidly honest man, and preferred me to be an engineer."

His lordship's eyebrows again elevated themselves.

"An honest man and a stockbroker? Ah, you *do* interest me in spite of my pessimism."

"The great difficulty," went on Mackeller, unheeding, "is to obtain an honest estimate of the real value of any distant mining property which is offered for sale in London. There has never been a mining swindle floated on the public which has not had engineers' reports by men of high standing, showing it to possess a value which after events proved quite unreliable. So my father made me a mining engineer, and before he touches any property, or advises his clients to invest, he compels the promoters to send me out to the mine and investigate."

"I see," said his lordship, with almost a glimmer of comprehension in his eyes. "Rather a shrewd old man, I take it. He protects himself and his customers, provides a good livelihood for you, his son, and that at the expense of the promoters. Excellent. Go on."

For the first time young Peter Mackeller smiled.

"Yes," he said, "my father is very shrewd. He comes from the north, but for once he has got nipped, and the next few hours will decide whether the accumulations of a lifetime are swept away or not. Indeed," he continued, glancing at his watch, "that will be decided within eight minutes, depending on whether I interest you or not."

"Go on," said his lordship.

"Early in the year a property called the Red Shallows, situated in West Africa, was brought to him by a syndicate of seven men, able, but somewhat unscrupulous, financiers. Their story appeared incredible on its face, for it was no

He was the Human Embodiment of the Sentiment: "There is Nothing Really Worth While"

less than that the gold was on the surface in estimated value a thousand times the amount for which they wished the company formed. They wished my father to underwrite the company for a hundred thousand pounds, and they stipulated that the shares should be sold not by public subscription, but taken up privately among my father's clients. Afterward, when the value of the property was fully proved, there would be an immense flotation, running into millions, and the profit of this my father was to share."

"Pardon my interruption," said his lordship. "If what these men stated was true, why didn't they send some one with a basket and gather the gold they needed, without going to any stockbroker and sharing with him?"

"That, my lord, is practically what my father thought, although, of course, he did not believe a word of their story. Still, he understood that these men were not mine magnates in the proper sense of the word; they were merely financiers, speculators, who did not wish to wait for the full development of their property, but merely intended, so they said, to go as far as was necessary to convince the public that this was an even bigger thing than the wealthiest mine of the Rand, and so loot their gold, not from the bosom of the earth, but from the pockets of the British public; but, as I have said, he did not believe a word of their story. However, he made the usual proviso that they should send me out there, and the seven men instantly placed in his hands the necessary amount for my expenses, and I sailed away."

"Why should sane financiers spend good money when they knew they would be found out if they were not telling the truth?"

"Well, my lord, that thought occurred to both my father and myself. I reasoned it out in this way: These seven men had acquired the goldfields from a party of explorers, or from a single explorer, who had discovered it. They probably paid very little money to the discoverer, perhaps not buying it outright, but merely securing an option. Whoever had parted with his rights had evidently succeeded in convincing the syndicate that he spoke the truth.

"Whether the syndicate hadn't sufficient capital to develop the property, or preferred to risk other people's cash in opening the mine, I do not know; but they evidently thought it worth while to spend some of their own money and send me out there that they might receive an independent and presumably honest opinion on its value. Be that as it may, there was no exposure forthcoming. The property proved even richer than they had stated. It so seldom happens in the city that anything offered for sale greatly exceeds in value the price asked for it that the members of the syndicate were themselves surprised when they read my report. It had been arranged, and the document signed before I left England, that my father should get for them not less than fifty thousand pounds, nor more than a hundred thousand, for working capital to send out an expedition, buy machinery, and so forth.

"Now, however, the syndicate proposed that the company should be formed for something like a million pounds. My father pointed out to them the impossibility of getting this sum, for the property was in a locality not hitherto known as a gold-bearing region. Then, again, my own standing as a mining engineer carried no particular weight. Although my father believed implicitly in my reports, I was so lacking in celebrity in my profession it would be folly to attempt to raise any considerable sum on my unsupported word, and rather unsafe to make this discovery public by sending out more eminent engineers. Besides, as I have said, the papers were all signed and stamped, and my father, having a good deal of northern stubbornness in his nature, insisted on the project being carried out as originally projected, so the syndicate was compelled to postpone its onslaught upon the purse of the public.

"My father's compensation was to be a large allotment of paid-up shares in the company; but in addition to this, so great was his faith in my report, he himself subscribed and paid for stock to an extent that rather narrowed his resources. However, his bank agreed, the manager knowing him well, to advance money on his Red Shallows as soon as they had received a quotation on the stock exchange.

"The flotation was carried out successfully, my father's friends subscribing largely on his mere word that Red Shallows was a good thing. Only fifty thousand pounds' worth of shares were sold, that being considered enough to purchase the machinery and send out men in a chartered steamer with materials for the erection of whatever buildings and machinery were supposed to be necessary. The rest of the stock was held by the syndicate, with the exception of the amount allotted to my father as compensation for his work. I was to have been appointed engineer of the mine, and had gone to Southampton to charter a suitable steamer, when suddenly an attack was opened upon the new company. Several of the financial papers led this attack, saying that the public had been grossly misled; that there was no gold or other minerals within hundreds of miles of the spot, and that all who had invested in the venture would lose their money. Immediately after this the syndicate flung their shares on the market, and their price went down with a run."

"Wait a moment," interrupted his lordship. "I think I have given you more than the promised ten minutes, but I believe I have been able to follow you up to the present point. Now, I should like to ask a question or two. Didn't the syndicate know that throwing their shares on the market would lower the price?"

"Oh, they knew it perfectly well."

"Then why should they want to disparage their own property?"

"To freeze out my father and his friends."

"How could they do that if your father and his friends did not wish to sell?"

"As a matter of fact, many of my father's friends have sold. They became frightened, and preferred to lose part rather than the whole. You see, my father had placed every security he possessed with the bank, but with the persistent pounding down of the stock it's going lower and lower every day; in fact, it is unsalable at the present moment. The bank calls upon him to put up further securities, or cash, otherwise it will sell all his possessions for what they will bring."

"But in ruining your father, does not this syndicate ruin itself?"

"No. They have held their annual meeting, appointed a president, board of directors, and all that, and this board

is securely in office for a year. As soon as my father and his friends are wiped out the syndicate will quietly buy back the stock at a much lower price than that at which they sold it, and even in crushing my father they will have made a pot of money for themselves."

"Killing two birds with one stone, eh? Isn't there such a thing as gratitude in the city at all?"

"I fear, my lord, there isn't very much of it."

"What amount of money do you need to protect your father's stock?"

"I think five thousand pounds would do."

"I don't pretend to know much about business, Mr. Mackeller, but it seems to me that would merely be the thin end of the wedge. Suppose they keep on, and lower the price of stock still further—should not I need to put a second five thousand pounds into your hands to protect the first?"

"That is true, Lord Stranleigh, but I don't see how they can go much lower than they are. They closed yesterday at two-and-nine per one-pound share. But, in any case, the bank will stand by my father if it can. They still believe in him, although the manager, of course, must look after his own employers; but the very fact that my father can put in five thousand pounds this morning will do much to maintain his credit with the manager, and within a very few days we will have time to turn round. I have already seen one or two financiers, and told them what the property is, but they are city-wise, and shake their heads at what they regard as an attempt to unload upon them. So I saw Mr. Hazel, and asked him

to give me an introduction to some one who was rich, and who knew nothing of the ways of the city."

For the first time during the interview his lordship leaned back, and laughed a little.

"You are playing on my ignorance, then?"

"No; I thought, perhaps, I could get you to believe me."

His lordship did not say whether he believed him or not, but he pressed a button underneath the desk, and there entered to him a solemn-faced man, who stood like a statue awaiting orders.

"Perkins, will you bring me four check-books?"

"Yes, my lord."

"And, Perkins, tell Henri to be at the door with my automobile within six minutes."

"Yes, my lord."

The man departed, and returned a few moments later, placing on the desk four very thin check-books, then retiring as noiselessly as he had entered.

"An ordinary check-book," said his lordship to Mackeller, "does so distort one's coat, when placed in an inside pocket, that I cause my books to be made with only one check each inside. I shall now write you out one for five thousand pounds, so that I shall not need to carry its cover with me."

With great leisureliness the young man wrote out a check, tore it from its attachment and handed it to Mackeller.

"I lend this to you, but I don't think it will be of the slightest use, you know."

"I am quite positive it will protect my father's stock, my lord, and as I am sure that stock will be worth a hundred sovereigns on the pound, if you will accept half my father's holding for this check, I can promise you this will be the biggest day's work you've ever done."

"Ah, that wouldn't be saying very much. Of course, as I told you, I don't pretend to understand business, but where the weak point in your defense lies seems to be in this: Your seven wise men have a year to play about in. I think you said the president and board of directors had been elected only the other day?"

"Yes, my lord, that is so."

"Very well; don't you see they have nearly twelve months during which they can still further press down your stock? The bank will tire of holding what they consider worthless securities, and, unless your father can get enough money to redeem all that he has placed in the bank, this five thousand will not even prove a stop-gap."

"I don't agree with your lordship. You see, I shall now keep hammering away on my side. I shall print my report, and post it to every big financier in the city. I shall tell the whole sordid story of this syndicate's action."

"People won't believe you, Mackeller."

"A great many will not, but some one or two may, and these will say: 'The stock is so cheap we may as well take a flutter on a quantity of it.' Then the members of the syndicate are shrewd enough to know that they may excite curiosity, and that some other engineer may be sent out to the property. No, I am convinced that if they do not manage to ruin my father before the end of next week they will never risk what they now know to be a valuable property by letting its shares lie around loose for any one to pick up."

"Ah, you are optimistic, I see. That's because you have been out in the open so much, instead of haunting your father's office."

At this moment the arrival of the automobile was announced, and his lordship rose slowly to his feet.

"I'm going to give you a lift as far as your father's office, and I want you to introduce him to me. I have been looking at this question merely from the mining engineer's standpoint. I should like to know what the city point of view is, and that I shall get from your father, if he is the honest man you say he is. So we will run down into the city together. I suppose the sooner my check is in your bank the better?"

"Yes, the bank opens at ten, and it is past that hour now."

"We have taken a little more than our ten minutes," said his lordship, beaming on him with that inane smile of his, as they stepped together into the tonneau of a very large, red automobile, which was soon humming eastward.

Into the private room of the stockbroker Mackeller ushered Lord Stranleigh of Wychwood, and there they found at his desk a rugged-faced, white-haired, haggard-looking man, who glanced up at them with lowering brows.

"I've got five thousand pounds," said the son at once.

"Then run with it to the bank."

"I will as soon as I have introduced to you Lord Stranleigh of Wychwood. Your lordship will excuse me, I am sure."

"Oh, yes. I stipulated for your absence, you remember, because I do not in the least believe in your plan," but the young man had departed before his lordship's sentence was finished.

The elder Mackeller looked intently at the newcomer. Being offered a chair his lordship sat down.

"Is it from you that my son got the money?"

"Yes."

"If you did not believe in his plan, why did you give him the cash?"

"Well, Mr. Mackeller, that is just the question I have been asking myself. I suppose I rather took to him, and, in spite of my determination not to, I became interested in the story he told me. I think your seven syndicate men must be rather exceptional, are they not?"

"No. I am exceptional in allowing myself to be caught like a schoolboy."

"I am quite unversed in the ways of the city, Mr. Mackeller, and I should like to know the *modus operandi* of a case like this. Are your seven men personally selling their stock?"

"How do you mean personally? They don't go on the market and trade, of course."

"Then they must employ some one else?"

"Oh, they are employing a score of brokers, all offering the shares, with no takers."

"Do you know these brokers, Mr. Mackeller?"

"Every man jack of them."

"Are they enemies of yours?"

"There is neither enmity nor friendship in the city, Lord Stranleigh."

"Your most intimate acquaintance, then, would smash you up all in the way of business?"

"Of course."

"What a den of wild beasts you are!"

"Yes, I have long thought so, and, indeed, with this transaction I had intended to withdraw from the business and settle on my farm. You see, I did not bring up my son—he's the only boy I have—to this business, but, unluckily, I got nipped just at the moment I intended to stop, as is so often the case. I expected that my holding in this mine would leave me not only well off, but rich, for I have the utmost confidence in my son's report, and my certainty of a fortune caused me to relax my natural caution at exactly the moment when I should have been most wide-awake."

"Do you think the five thousand pounds will clear you?"

"I don't know. There's been a panic among those I induced to go in with me on this deal; but, if I say it myself, my reputation is good, and I think if I can hold on for a week or two longer, the tide will turn. All my life I have endeavored to conduct this business strictly on a truth-telling plan, and that is bound to tell in my favor the moment the panic ceases."

"Do you mean, then, Mr. Mackeller, that the hammering of this mine has caused a financial panic in the city?"

"Oh, no, no. When I refer to a panic, I mean only among those few that have gone in with me—that believed me when I told them this was one of the best things I ever had offered to me. The Red Shallows flotation is too small an affair to cause even a flutter in the city, yet it threatens to grind me to pieces."

"There are, you say, twenty stockbrokers selling these shares, and you know their names. Where do they offer the shares?"

"On the stock exchange, in their offices, in the street—anywhere."

"Is there another twenty stockbrokers whom you could trust?"

"Yes."

"Suppose at twelve o'clock to-day, exactly to the minute, your twenty went to the offices of the other twenty, would they find in those offices some one to sell them this stock?"

"Yes."

"Even if the principal were absent?"

"Yes."

"Before selling, would the opposing score of stockbrokers communicate with each other, or with their principals?"

"I don't know. It would depend on their instructions."

"Suppose they refused to sell when a bona-fide offer was made?"

"Then the stock would instantly rise, and your five thousand pounds would not be needed. I see what you mean, Lord Stranleigh. You are going to make what they call a bluff. But, you see, they'd instantly unload the stock on you. They wouldn't refuse to sell."

"Ah, I was afraid they would. Very well, Mr. Mackeller, take this commission from me, the first I have ever given in the city. I am more accustomed to gambling in my club, or at Monte Carlo, so I must depend on you to look after the details. Quietly but quickly select your twenty men; give them carte blanche, but make it a sure proviso that they each attack the stockbroker you direct them to at exactly the same moment. Let there be no inter-communication if possible, and tell your twenty to buy everything in sight so far as the Red Shallows are concerned."

"But, my lord, that may take a fortune, and the sellers will insist on immediate payment."

"They will get it, Mr. Mackeller. I am naturally a plunger, and this game fascinates me, because I don't understand it."

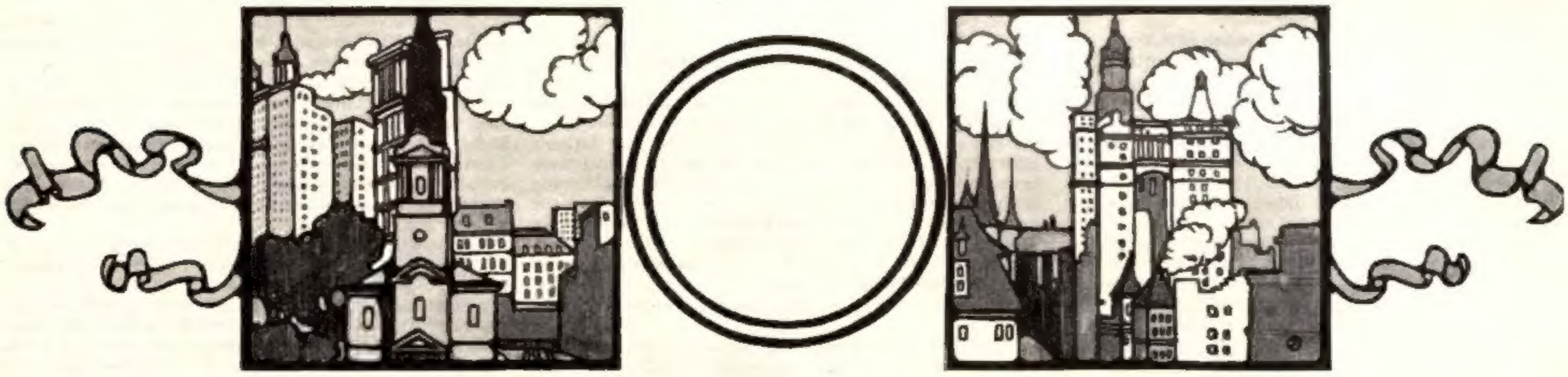
"I think you understand it a great deal better than you pretend, my lord; but this may require half a million of money."

"Very well. Get whatever papers ready that are necessary to protect you. I'll place the money at your disposal, and we ought to have all the stock that's for sale by ten minutes after twelve. Your son and I have been doing business on a ten-minutes basis, but in this case we'll allow half an hour, and see what happens."

(Concluded on Page 24)

Here, into the Den of a Stockbroker, had Innocently Walked a Titled Person, Almost Shamefully Rich

MEN WHO ARE TEMPTED



Pitfalls in the Path of the Person Who Handles Other People's Money

By BAILEY MILLARD

A CARELESS millionaire depositor closed his long-standing, many-figured account with a New York up-State bank. To this man of large affairs the totting up of his private check-list was a drudgery and a weariness of spirit, so he had accepted without question the bank's figures as to the balance paid him. Five months later a two-hundred-dollar-a-month paying-teller who had worked ten years in his tiny cage within full sight of the cashier, and was so painfully honest that he would not use a two-cent stamp that did not belong to him, ran his eye carefully over the figures that represented the millionaire's deposits and withdrawals and discovered that there still remained due to the depositor the sum of ten thousand dollars.

The teller knew that the depositor's passbook had been balanced, the vouchers returned and the account closed. He made a memorandum of the discrepancy, took the slip of paper in his hand and went to the cashier's wicket to inform him of his discovery. Some one was talking with the cashier, so he leaned against a desk and waited. He stood there with the paper in his hand—the paper that was worth ten thousand dollars to the millionaire—and as he stood he gazed out of the window, his mind obstinately at work.

What was that little sum to the millionaire? If he lost it, would it not serve him right for being so careless? A man who had so much money that he did not know when he had lost ten thousand dollars was not much to be pitied, anyway. And after all, if he did not know of his loss, was it really a loss? The error by which the discrepancy had been made was just a little slip of a cog in the machinery of the bank, and why should not the man who had discovered it take advantage of his discovery?

At any time in his previous history the man who was subjected to this great temptation would not have yielded to it. But this was his weak moment. He waited a little longer, then slowly walked back to his desk, tore up the slip and threw it into the waste-basket. Then he drew and entered a charge check, charging the millionaire's account with ten thousand dollars, which he immediately counted out in large bills and furtively slipped into his pocket. Tearing the check into very small bits, he dropped them into the basket.

"That makes up the discrepancy," he said to himself, "and settles the account. It's closed now. Nobody has really lost anything except that fat old money-bags, and I am four years' salary to the good."

The Benefit and the Dip

THIS little covert transaction is an example of the manner in which the Man Who is Tempted begins his career of embezzlement—by accident. No one would ever have known of his peculation had he not, by this little lapse in his long record of honesty, acquired the benefit habit—that is, the habit of taking advantage of such errors as are made every month in banking and other financial and commercial institutions—which inevitably leads to the dipping habit—that of secret borrowings from the funds of the bank, after which, in his case, came exposure and disgrace.

Even a man who had been regarded by his associates as so "honest that it hurts" has been known in the course of time to prove unequal to the task of turning a deaf ear to the whisperings of temptation when facing, day after day and year after year, the "benefits" to be gained simply by giving himself the advantage of some one else's error. Bank experts tell me that in the great majority of cases of heavy defalcations on the part of men who handle money and accounts—defalcations extending over long periods and running into large sums—the first false step is often due to this cause. Once the trusted bank clerk acquires the benefit habit he is lost. He is sure to begin dipping sooner or later. And if he is convinced that the president or cashier or other officer is quietly speculating with the bank's funds, as so many have done of late years, he feels encouraged and justified in his course.

There is this difference between a "benefit" and a "dip"—that the "benefit" is an absolute asset, while the "dip" is only a tentative one—it is money secretly borrowed from the bank for the purpose of "turning it over" in the stock-market or elsewhere, always with the fixed idea on the part of the dipper that he will return it before his peculation can be discovered. In other words, the dipped-out money may come back to the bank, but the benefit money is never returned, unless indeed, as is rarely the case, the conscience and the resources of the beneficiary make such a return possible.

The gross amount peculated under the benefit system is a small one when compared with the enormous and constantly increasing sum of defalcations by dippers, great and small, in all the business concerns in this country.

The Vast Increase of Peculation

TO CONSIDER the growth of this dipping dishonesty as revealed by the returns collected by the Fidelity and Casualty Company year by year, showing embezzlements by men who handle other people's money, is enough to make the honest, good-natured citizen of this republic, full of that rebounding optimism which is such a hopeful factor of our national life, gasp and cringe, if not to throw up his hands in holy horror.

During the year 1905, as shown by the figures of the Fidelity folk, the peculations of all classes of those who handle the money of others totaled $12,623,536, while in 1906 the amount reached the appalling sum of $18,883,709, an increase of nearly fifty per cent. in one year. That the banking business offers greater temptations and opportunities for the abstraction of assets than any other is shown by the fact that while in 1905 the total of defalcations in that business was $6,816,729, it increased to $12,835,215 in 1906, or nearly double the sum for the previous year.

That the growth of dishonesty on the part of those trusted with the funds of other people is still increasing will undoubtedly be shown by the returns for the year 1907 if the ratio of increase during the first quarter of the year should show no great falling off during the following nine months. In the first quarter of 1906 the total of embezzlements was $1,556,600, while for the same period in 1907 the amount of $3,740,676 was reported, or more than double that of the first three months of the previous year.

But astonishing as these figures are, they do not represent the actual sum of the dippings. The amounts from which the figures are compiled are largely obtained from published reports, so that the real sum of the stealings is doubtless far in excess of the returns; for it is well known that, especially in the larger institutions, small embezzlements are charged to profit and loss unless the chances are good for the conviction of the thief.

But, taking what is known of these peculations, it seems to me that, if the total for 1906 is, as stated, nearly fifty per cent. more than for 1905, and that if the amount for the first three months of this year is more than double that of the same period last year, it is fair to assume that more money is adhering to the fingers of those who have their hands in the till than has ever been known to adhere to them before.

What is the reason for this? Is the Man Who is Tempted less able to resist temptation than formerly? Is the fallibility of poor, weak human nature more a fact and less a theory than before? Do bank officials and employers in other businesses exact a lower degree of morality than in bygone years? What safeguards, if any, do they employ?

I have put these questions to several men who are considered expert in business matters, and, while the replies vary in terms, they are so similar in substance that what one has uttered might easily be made to stand as the utterances of all the rest.

The Faith that Digs a Pitfall

IT MAY all be summed up in a few words, so far as banking dishonesty is concerned: The examinations are not, as a rule, thorough or sufficiently frequent to protect either the bank or the depositors.

Compared with the rigid system in vogue in England, where a defalcation is a rare event, our bankers' good-natured faith in their employees and the easy-going, almost Quixotic, trustfulness with which they regard the men whom they think they know because they have been in their positions more than a year, make our banking business seem like a game of marbles where a boy who is "it" pockets what he pleases when nobody is looking.

The man who is "it" in an American bank can loan himself as much money as he wants and can even loot the vaults. This has been shown in the cases of Hipple of Philadelphia, Stensland of Chicago, McGill of Toronto, and other million-dollar defaulters. The piquant fact about all these big defalcations is that they were knowingly looked for in "the street." There are always plenty of discerning men in the stock-market, where the embezzled money is thrown as into a bottomless pit, and even in the bank itself, who could easily have predicted the precise results. As in the case of a husband's disgraceful misdoings the last person in the world to hear of them is the wife, so in the case of heavy dippings into the funds of a bank, the last to hear of them are those who are most interested and should be first to know—the directors.

Now, as to examinations. I know a big New York bank which has never suffered a defalcation, owing to its careful system of bookkeeping and the fact that it is thoroughly examined six times a year by paid experts and by directors. But this is a rare case. The examination, as a rule, is of a sort that would hardly be out of place in a comic opera. One might as well try to carry off the Bartholdi statue in a wheelbarrow as to do a satisfactory banking business, without suffering from peculation, under the prevailing American methods. There is not a bank in this country working under this lax system that has not so suffered.

The number of national bank examiners, for example, is so small that not more than two to four days in the year may be devoted to the examination of each bank—a fact which, in itself, is sufficient to encourage peculation. William B. Ridgely, the Controller of the Currency of the United States, admits that there is but one way to add to the security of banks under his jurisdiction, and that is to increase the number of examiners and to pay them fixed salaries. As the system now stands these examiners are really employed by the banks themselves, for they must in all cases pay the cost of inspection. This system naturally leads to wholesale irregularity, particularly where the president of a bank is himself a large secret borrower from

its funds and finds it to his interest to have the examiners give his bank a clean bill of health.

To mark and chart the rock upon which the banker, from president down to messenger, most frequently splits, we have but to prefix a single letter to his peculation, and that is the crooked letter "s." It is speculation, our national disease—the fever to get rich quick by any means available—that makes most men become defaulters; and in the banking business, as now conducted and "supervised" in this country, the means are ready at hand for a man who will permit himself to be a peculator that he may thus become a speculator.

The large majority of bank employees in this country, as Edward P. Moxey, an expert examiner for the Controller of the Currency at Washington, says, are absolutely honest. Those who have turned out to be defaulters have not generally been dishonest at heart, but have yielded to temptation owing to the ease with which they could cover up their rascality under the poor system of bookkeeping generally employed. There are no safeguards against the depredations of a dishonest bookkeeper. When he is called upon for a balance-sheet, the verification of it will show nothing wrong. The shrewd manipulator of accounts will have his lead-pencil additions of the debit and credit sides in his ledger absolutely correct and the difference between them recorded on his balance-sheet, which is so "forced" as to show what he wants it to show. The bank officer or examiner could examine the ledger until he is gray with age and not discover the discrepancy, which might be found by some one by the merest accident.

The Pull and the President

BUT the matter of lax bookkeeping is only one factor in dishonesty. Let us get back to the Man Who is Tempted and see things for a while with his eyes. He is a four-thousand-dollar cashier in a bank—a man of perfect honesty in the eyes of his friends and of himself. The whisper goes around in the street that the president is speculating with the depositors' money. The cashier watches the manipulations of that official carefully and becomes convinced of the fact. He hears of enormous profits made by men who have "borrowed" bank funds, and feels that he could make such profits if he cared to do so. He knows that the directors do not direct and that the work of the examiners is hasty and superficial. He observes the laxity of the laws, which rarely punish big embezzlers. He sees that his own work is never properly supervised. It is a matter of history in the place where he handles money that the officers do not seem to care if a man has the dipping habit, as long as he is useful and can attract depositors or has a "pull," and that, though a peculator may be discharged, he is rarely prosecuted. Moreover—and here is a vital consideration for the reformer in this field—the visible results of vast misdoings on the part of princes of privilege, who have grabbed millions right and left by means of corruption and by vulpine attacks upon the people's wealth, are not punishment but glorification. But still our Man Who is Tempted is an honest man.

One day he discovers a discrepancy in the accounts, an over-credit or something, and in a moment of weakness he takes advantage of it. Like all money gained in a shady manner, the sum stolen can never do the thief any good. In such a case, as in betting on races, to win is to lose. The peculated money is soon lost on a sure tip, but the experience gained has made the Man Who is Tempted "wise" to the market. He sees where he has made his mistake, and he wants to rectify it—to prove the infallibility of his system. He dips into the bank's funds, and for a time it may be that his system wins, and that he is in a way to make a pile of money. He is so confident in the belief that things are coming his way that he dips a little deeper and loads up a little heavier. A single drop in the market of the stock in which he is speculating wipes out his margin. The insistent call from his broker for additional margins must be met. He dips still deeper. There is another drop—a resounding one this time—and he realizes that he can carry his investment no further. He has stolen, perhaps, one hundred thousand dollars, and the amount cannot be made good, nor even a tenth of it; so he either blows out his brains or sails for Morocco or South America.

Or it may be—and this is a common case—that the Man Who is Tempted is the cashier or paying-teller in a country bank—a man whose name is regarded as of such sterling character that it carries with it a lot of local weight. The more honest he is the more temptation is thrown in his way, for the reason that the Man with the Scheme is forever coming to him and buzzing in his ear about sure ways of getting rich quick. He is importuned to lend his name to a circular setting forth the merits of the new enterprise, in consideration for which he will get so much stock for nothing. The Man with the Scheme realizes the advantage of securing this sort of indorsement. The name of the Man Who is Tempted will look well in the new company's literature, and will attract others. Or it may be that the stock is given to the Man Who is Tempted in order that the Man with the Scheme, whose chief assets are his hopes and his assurance, may in a little while be afforded banking accommodations which he might not otherwise be able to secure. But whatever the plan is, it always ends in the Man Who is Tempted becoming involved in a financial enterprise in which, nine times out of ten, he loses the bank's money.

It was in such a way that the paying-teller of an Illinois bank became involved in a silk enterprise and lost one hundred thousand dollars of peculated funds. An officer of the surety company that had furnished bonds for this defaulter said to me:

"I had known the man personally for years. I had thought that if ever there was a good risk it was he. But when they are lured into these get-rich-quick schemes it's all off."

Now, as to bonding employees in financial and commercial houses: The surety companies insist that "the moral effect of a bond is the employer's best asset." For a long time I had seen this statement advertised broadcast, and I had puzzled over it, as no doubt many others have puzzled. Bonding an employee by an outside company seemed to me like relegating one's conscience to a machine—it was like cash-register or push-button-time-keeping honesty. It seemed natural to assume that if a concern was insured against loss from the man handling its money that man would have less hesitancy about dipping into the said money. Where did the moral effect come in? But as that effect has been explained to me by men versed in surety lore it now seems plain enough.

Where the Man Who is Tempted is not under bonds to a surety company and defaults for a sum that is not paralyzingly large, he is often in a perfectly safe position. His friends may make good to the concern, or his employers, dreading the damage to their good name or credit by the publicity of prosecution, may retain him and give him time to pay off what he has borrowed. Even where publicity is unavoidable an employee may be retained. This was done in a recent case in Pennsylvania, where the superintendent of a Sunday-school openly confessed to embezzling six hundred dollars from his employer. In view of the man's long services and previous honesty, he said that he would not only retain him but also raise his salary.

"If I made him, he helped to make me," said the employer, "and I'm not going to forget it."

The Bond as a Bracer

SO IT is that the man who defaults and is not bonded in a surety company always counts upon his previous services, his long acquaintance with his employer and perhaps upon his social relations with him; or it may be that he relies solely upon the "pull" that has secured him his position and keeps him in it, regardless of his incompetency or dishonesty. But where his employers insist upon having him placed under bonds by a surety company, and he defaults, then he has to deal with a third party—with a cold, calculating, outside concern that cares very little what becomes of him so long as its interests are conserved. And in the case of a defaulter who is reckless and impenitent it is good business for the company to which he has given bonds to make an example of him. Besides, publicity works in a different way with a surety company than it does with a bank or other concern. If it should be reported in the papers that the amount stolen by Jones, the defaulter, has been made up by a certain surety company, that is a good advertisement for the company; so that the moral effect of a bond is not an unknown quantity.

But, aside from these considerations, there are a great many embezzlements, and heavy ones, too, that are never reported in the papers, as the surety people will tell you. On the other hand it seems that there are occasional defaulters whose consciences seem to demand that they cry out their shame to all the world. In one day, in New York City, two defaulters, employed by different companies, walked into the same police station and made open confession of their peculations. One of these was for nineteen years cashier for an express company, who was short sixteen thousand dollars, the other a bookkeeper of a manufacturing company, who told how he had falsified the books and made away with eight hundred dollars. Here is a paragraph from the former's confession:

Two years ago I started to play the races. I got in pretty bad. Then I turned to the stock-market. I knew men who had made plenty of money in Wall Street and made it quick. I got in wrong for sixteen thousand dollars I went as far as Chicago trying to find friends to help me square it up, but could get no one to lend me any money. I knew the Pinkertons were after me. I concluded to give myself up. I shall plead guilty and ask the mercy of the court. I want to say there is no woman in the case. I have simply been a Wall-Street fool.

Looking over the history of defalcations and defaulters, it seems strange that when the Man Who is Tempted is about to make his first dip he should ever lose sight of the palpable fact that, so far as his life is concerned, it is more in jeopardy than if a hold-up man presented a revolver to his head. The hold-up man seldom kills, but the defaulter often does, and the man he slays is himself. When the Man Who is Tempted dips, he dips for a richer, and therefore, as he imagines it, a freer, broader and better life; but, as a matter of fact, he is ten times as likely to be dipping into death, and such a death!

The Story of One Young Man

BEFORE me lies a list of the self-slain defaulters who thought to get rich quick or to add to their worldly wealth. Each name is a story in itself, but from the five-million-dollar Hipple down to the five-hundred-dollar Smith, I see no suggestion of a tale more pathetic than that of a man only twenty years of age, who stole two thousand dollars from a firm of brokers by whom he was employed. The money went into Wall Street, where the cold wind is never tempered to the shorn lamb. Here is the letter the boy left for his father:

Dear Father:

I have been an awful liar. I have not only lost two thousand dollars of money belonging to —— ——, but all my own and not a little of yours. THE LIAR.

That men who hold minor positions in banks and work for small salaries are sometimes subject to the greatest temptations and make big names for themselves as defaulters illustrates the ease with which the Man Who is Tempted, be he large or small, can manipulate accounts under the system that prevails in most of our banking and trust concerns. There was an obscure assistant loan clerk for one of the big Trust Companies, who, in April of this year, was caught after stealing, from time to time, bonds amounting to $250,000. In his confession he added his faltering testimony to the great bulk of evidence which shows that peculation and speculation are as the hand to the glove. He told the police that instead of raiding pool-rooms and cheap gambling-houses they should turn their attention to Wall Street. Out of the fullness of his experience he declared:

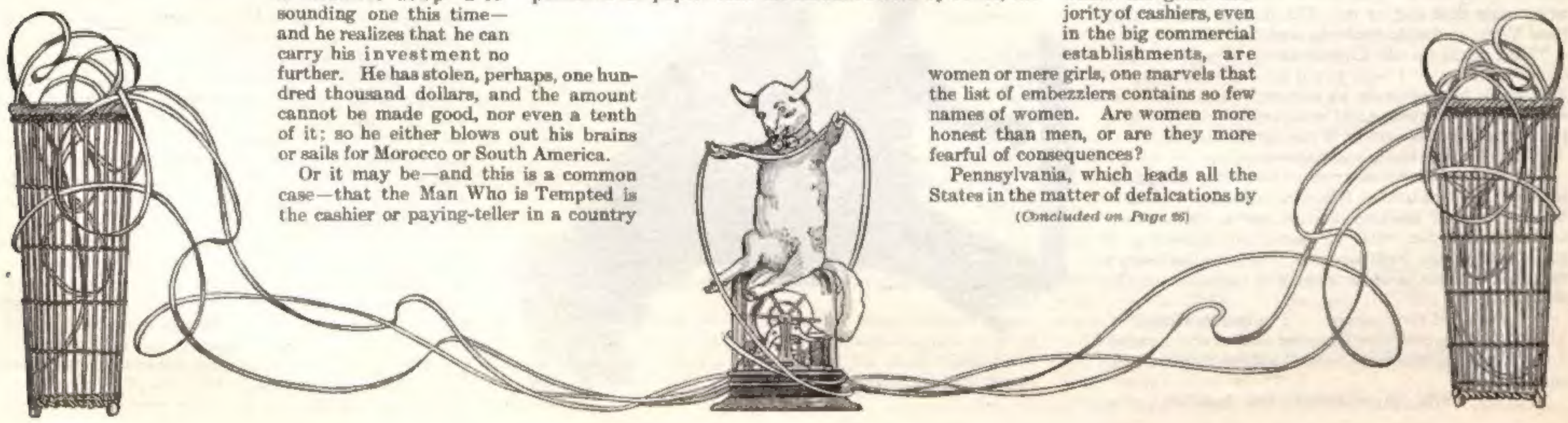
"A man has no chance to get out of this speculation whirl with a whole skin."

Ah, these poor, weak, shivering, shorn lambs! At what an awful cost in blood and treasure are they learning!

When one considers the tremendous number of women who are handling other people's money in this country, where the great majority of cashiers, even in the big commercial establishments, are women or mere girls, one marvels that the list of embezzlers contains so few names of women. Are women more honest than men, or are they more fearful of consequences?

Pennsylvania, which leads all the States in the matter of defalcations by

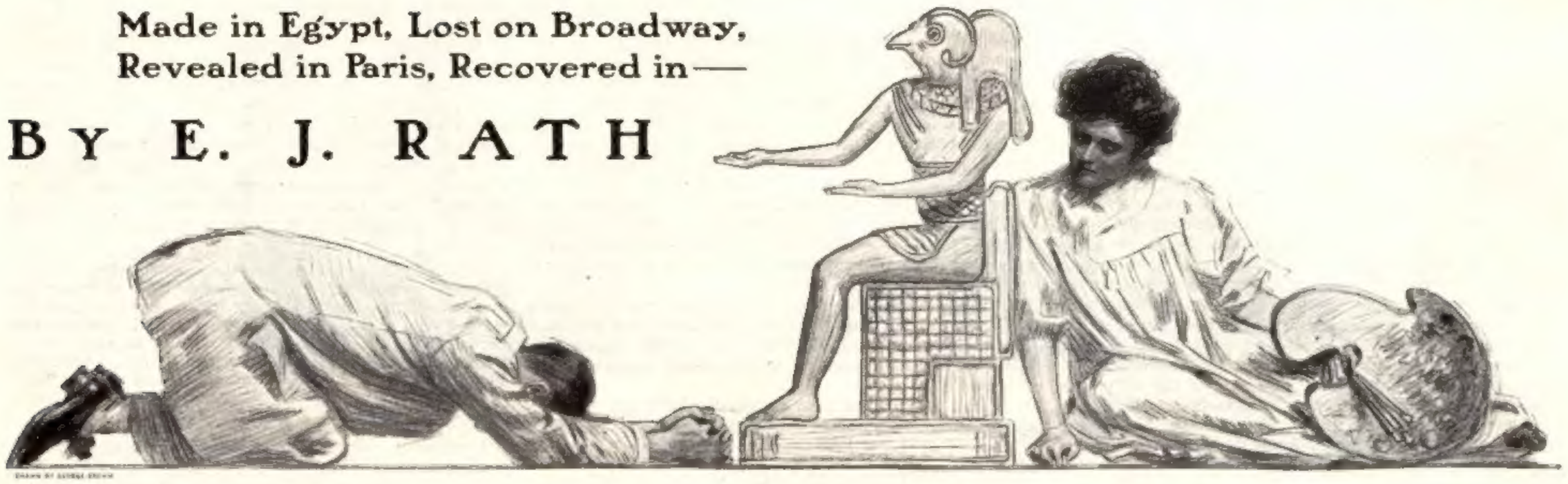
(Concluded on Page 28)



THE GREEN SCARAB

Made in Egypt, Lost on Broadway, Revealed in Paris, Recovered in——

By E. J. RATH



CHANNING, who had been lounging in his orchestra chair at the Paris theatre, sat up with a grunt of satisfaction, for here was something American. The lights in the auditorium were extinguished and the picture-machine threw a great square of white on the canvas drop.

"New York—good, old town," murmured Channing, as a picture suddenly flashed into the white square. With eyes half closed to shut out the trying flicker, he found himself being transported up the harbor into the familiar cañon of Wall Street, into the heart of the downtown shopping district. Ah—here was Broadway—Broadway at midday, as nearly as Channing could judge, for the sun lighted the pavement with a glaring brilliance.

Then he stiffened in his seat and leaned forward. With astonished eyes he watched himself walk down Broadway, coming from out of the massed crowd in the background and leisurely making his way down the pictured street, his figure growing larger each second on the canvas. The sensation was curious, as if the seat of consciousness had been detached from his body and placed where it could watch the movements of the mere clay. Now he beheld himself halt for an instant to look in at a window. Then he resumed his walk, jostling against a man as he again entered the moving current of humanity. A second later he had disappeared out of the field of the camera, making his exit in one of the lower angles.

Channing arose from his seat. He had a curious sensation of conspicuity, yet nobody took any notice of him. As he reached the upper tier of seats the operator of the picture-machine was turning out his lights and packing up for the night. Channing was curious.

"I suppose he's a Frenchman, too," he said, half aloud, as he hesitated.

"Well, not so you could particularly notice it," said the the operator, turning his head.

"Bully for you; you're a white man!" cried Channing, stepping forward and thrusting out his hand impulsively.

"And we're both New Yorkers, at that," added the operator, as he took a rapid survey of the stranger.

"What brought me up here," said Channing, "was that little glimpse of Broadway. It made me feel sort of homesick. And I thought it went too fast. You see, I'm in it. Come on just before you get to the end of the roll. Have you any idea when the picture was taken?"

The operator shook his head. "I should judge it was a year ago, at least," he said, "but I couldn't give you the date. You see, I don't have anything to do with that end of it. The records are kept in New York, and this film was sent from New York."

"You could do me a great favor, if you would," said Channing. "I wish you'd send a cablegram to New York, asking them, signed with your name, because they know you, and I'm a stranger. Of course, I pay the expenses, and I'll prepay the answer."

"Sure. I'll do that," said the operator.

The performance was almost over when Channing reached the theatre the following afternoon. Again he saw himself walking in the crowd that moved across the canvas, with the same odd sensation of astral separation from his body. He walked down the sloping aisle, and touched the operator on the shoulder.

"Hello," said that person. "I've got it, all right."

He fished an envelope from his pocket and handed it to Channing, who drew forth the sheet it contained, and read:

"Parker, Paris. April twenty-two, last."

"April, eh?" said Channing, reading the dispatch a second time. "Let's see. A little over a year ago. Yes; that was about a week before I sailed. The twenty-second. Why—yes—by Jingo! The day I lost my scarab!"

"Your what?"

"Scarab," repeated Channing. "It's the very day I lost it."

"What's a scarab?" asked the operator.

"A bug—a beetle, made out of stone," explained Channing, in a preoccupied manner. "They come from Egypt. I had mine in a fob. When I landed at the club for dinner it was gone. Hated like the deuce to lose it, too. It was a good one—that is, I'm told it was. I don't know much about them. It slipped out of the setting. Say," he added suddenly, "can you go over that last picture again?"

"I guess so," said the operator. He started the calcium again. The Broadway panorama began to repeat itself.

"There I am," cried Channing, a moment later, as his figure came out of the crowd. The operator moved the crank slowly and the figures in the picture walked in curious jerks, with pauses between each movement. Channing watched himself approach in a series of absurd twitches. Now the figure of a man who had partially screened him from view turned in at a doorway, and he stood revealed at full length.

"Stop!" cried Channing, and the images on the canvas became inert.

"I want to go down on the stage," he added. "Keep it right where it is till I give you a signal."

He made his way to the main floor of the theatre. "Give me the next picture—slow."

Channing renewed his study of himself, and waved for another picture. The operator followed his directions. Channing's arm stopped and he called a warning to halt. Now his eyes searched the canvas closely and he shook his head, as if puzzled. Half a minute later the operator heard a smothered exclamation, and saw Channing's head bent close to a spot on the canvas a little way below the waist-line of his own figure. Then his hand waved, and the next film slipped before the eye of the machine. Channing dropped on one knee and studied the picture at a lower point, after which he again signaled silently. Now he seemed to be studying the feet of his portrait. At last he straightened up and called to the man in the balcony:

"Come here a minute, will you?"

The operator descended to the main floor, and joined him on the stage.

"See that?" cried Channing, pulling him over to the canvas and pointing to a small spot near the pavement. "That's my scarab! It's the queerest thing I ever saw. I've been standing here and watching myself lose it for the last four pictures. It drops about a foot in every picture, as near as I can judge. Half a dozen pictures back it's in the fob, and then it begins to fall out. See. The setting is empty now."

He pointed to the fob, and the operator nodded.

"And there it lies on the sidewalk," continued Channing. "I wonder whatever became of it."

"Maybe we can find out," said the operator, and he recrossed the footlights and returned to the balcony. Slowly he started the roll of film in motion, while Channing kept his eyes fixed on the spot where his scarab lay. His own figure passed on in jerky steps, and that of another man, walking directly behind him, came into view. This man was walking rapidly, taking no note of things underfoot. A square-toed shoe seemed to hover for an instant over the stone beetle and then fall directly upon it. Channing uttered a cry of disappointment and waved for more pictures. Half a dozen came and went. Then he halted the machine and examined the sidewalk minutely. The ruthless foot had been lifted, but there was no scarab there, nor anything that looked like a crushed stone.

"It's gone!" cried Channing.

"I think that man kicked it," said the operator. "Search the sidewalk."

Channing went over every foot of the pavement carefully, and shook his head.

"He probably kicked it into the gutter, or out into the street," he said. "I can't see it anywhere."

The operator moved the film again, slowly. Channing's figure passed out in the lower angle, and the little open space where he had walked was filled with half a dozen figures. The machine stopped again.

"Take a look at that girl," called the operator. "No, not that one. The one on the right-hand side, near the curb, opposite the cigar-store sign."

Channing located a figure which had apparently just come into view. Although he could not see the face, the figure appeared to be that of a young woman. It was in a half-stooping posture. The form of a man in the foreground prevented a complete view. As Channing observed her the operator gave the crank a slight turn and the stooping figure bent lower. The right hand was thrust downward. The film jumped again and the woman stooped still lower. One-two-three-four-five-six—the hand of the stooping figure had reached the pavement and the fingers were closing over something.

"Stop!" called Channing, as he stepped close to the canvas. What the fingers inclosed he could not see. An instant before a man's foot had been lifted from the spot where the hand now rested. Whatever lay on the pavement at that point had been hidden from the eye of the camera. Channing gave the signal for more pictures. The stooping figure began to straighten slowly to an erect position. The bulk of the man in the foreground still hid the face, but now he was edging

Channing Studied the Picture at a Lower Point

out of the line of vision and the figure of the girl was turning so that it would appear in an instant. Picture by picture the relative positions of the two figures changed. The tip of the woman's ear came into view. Channing signaled nervously for more.

"That's the last picture," called the man in the balcony.

"Are you sure?" cried Channing.

"It's the very end of the roll."

"Two—even one more picture would do it," groaned Channing.

"Too bad; I'm sorry," said the operator.

"But that girl's got my scarab, I'll bet a thousand dollars," protested Channing. "And I want to see what she looks like."

"I'll move the film backward, and you can follow her, step by step," said the operator. "We can find out then just where she comes into the picture."

The figures on the canvas reversed their normal motions in strange fashion. In half a dozen seconds the girl had retreated into the crowd.

"See her now?" called the operator.

"No," answered Channing, after searching.

"Then we'll go ahead slow."

Six films passed into the field of vision, when Channing called sharply:

"Steady, now; here she comes."

More than half concealed behind a group of men, who advanced first into the field of the camera, he could discern the slim form of a girl, moving slowly and hesitatingly, because the film was being wound at half speed around the drum. It seemed as if at some instant her face must be uncovered, but by singular perversity some one in the crowd always intervened. Now her hat, broad-brimmed, was clearly in view. Now the shoulder of her close-fitting jacket, of some light-colored material, jutted into the picture. Then it was lost again, and he caught the swing of a dark skirt. But never was there a glimpse of the face. The figure was of medium height, girlish in its contour. Again he breathlessly watched the figure stoop and reach for the object on the sidewalk, then straighten, half turn and move until the face was almost exposed—and then the film ended. He could not suppress an exclamation of despair.

"I guess the tip of her ear is all I'll ever see," he sighed. "But say, old man, what does that roll of film cost? I've got to have it."

"What good would it do you?" asked the operator. "You couldn't use it without a machine."

"Couldn't I have enlargements made from it?" asked Channing.

"Yes, you could do that," answered Parker slowly. "They'll enlarge, all right."

"Here," said Channing. "You cable home and see if I can have ten seconds' worth of Broadway. Willing to pay the market price, or anything reasonable. Here's the address of my hotel."

Eight days later Channing was leaning over the rail of a liner, watching the coast-line of France sink all too slowly far astern of the glistening wake. The fever of home-going was in his pulse, yet he vaguely realized that home itself was not the quickening agent. Channing wanted his scarab, wanted it as badly as a child clamoring for the loftiest bauble on a Christmas tree. He was not a collector of scarabs nor a student of antiquities. Rather, he leaned strongly to the modern in all things. Twenty-eight years old and reasonably rich was the material condition of Henry Channing. His late father, eminent in business, had made his son solvent for life, but had left him no inheritance of the money-gaining instinct. Some day, he admitted to himself, he might go into business, in order that he should not grow into years frivolously. Now, however, he would find his scarab.

Although not unsocial by nature, Channing held himself aloof from his fellow-passengers. The only one who did interest him—and that in a casual way—was the girl artist who painted studies of the sea. He could stand and watch without the fear of a flow of idle, conventional chatter. She always worked in silence, her mind concentrated on the canvas before her. That was what Channing liked.

Once he found her working upon a deck scene, and he paused longer than was his wont, watching a face grow out of the canvas under the sure, swift strokes of her brush.

"Is it a portrait?" he asked finally.

"No," she said, looking up. "Merely a piece of human furniture."

He sighed at the ease with which she made the features appear, his mind reverting to the photographs that tantalized because of the face they did not show.

"I'd like your opinion as an expert," said Channing suddenly. "If you painted a figure without the face—never having seen the face, in fact—would you be able to recognize that figure again if you saw it?"

The girl laughed.

"It would all depend on the figure," she said. "In some cases I should say yes; in others, no."

"Of course, the costume would help, wouldn't it?"

"Oh, certainly; if it was the same costume."

The possibility of a different costume had never occurred to Channing before, and the suggestion of it took him somewhat aback.

"The reason I asked," he explained, "is, that I am looking for a lady I have never seen—that is, I have seen her figure, but not her face. When I saw you working on that face in the picture I thought how easy it would be if I could only conjure it up in that fashion."

The artist smiled, and went at her work again, with the remark: "My task is easier than yours, for you are bound tightly to a reality, while art has latitude."

The first thing Channing did when he set foot on Manhattan Island was to hunt up the nearest telephone. He was glad to hear that his old room at the club was still vacant. He had now arrived at the base of his operations, but he looked out upon the bigness of the city with misgiving.

Channing spent the evening in his room, poring over a pile of photographs and arranging them in orderly rows according to their numbers. There was a bewildering sameness in them; at least, there would have been to a casual observer. But to Channing, each one represented a minute step in an absorbing drama. No. 1 and No. 2 surely seemed to be struck from the same plate. So did No. 2 and No. 3. The difference was microscopic. But there was a noticeable dissimilarity between No. 1 and No. 10. The lens of the camera simply refined this difference into ten parts.

"I am Hunting for Somebody I Have Never Seen"

When he found himself nodding over the series he scooped them up into a pile, threw off his clothes and went to bed.

"Now," thought Channing, as he breakfasted next morning, "what is the first thing a detective would do? Visit the scene of the crime, I suppose. All right; I'll go downtown and have a look at that particular section of Broadway."

It was easy to locate the place. Even the very paving-stone on which his scarab had been sacrificed was there.

Then Channing reënacted the scene. He went a little way up the block, turned and sauntered slowly back, mingling with the crowd, as he had seen himself in the picture-machine. But he could not bring himself to pass the spot, and halted there again, studying the sidewalk aimlessly.

Then he turned to face the point near the curb where the girl in the picture had stooped, and started to pace off the distance slowly. Arrived at his second stopping-place, he went through the performance of picking up an imaginary object.

He spent ten minutes in this occupation, and for lack of another plan did it all over again.

He went back to his club, not convinced of the uselessness of geographical examination, but for a renewed study of his photographs.

For three days more the quest of the green scarab took him at noonday to the dry-goods district, where he waited for the passage of a figure that he half believed he would recognize by its lithe, graceful, swinging step. He watched for a girl who might, in passing the magic spot, betray by some involuntary movement or glance a memory of her find. At the end of the third day he gave it up reluctantly and made his way moodily to the subway.

Going uptown, a car-card directly opposite his seat attracted his attention by the brilliant crimson of its lettering. It said in large, compelling type:

ADVERTISING *PAYS*

"Jiminy crickets!" exclaimed Channing, as the letters seemed to brand themselves on his brain. "I never thought to look."

Five minutes later he was legging it in the direction of the nearest Carnegie Library, repeating to himself:

"If she had a hard-shell Puritan conscience, she probably did. Of course, it was really my place to do it, but I never cared enough about the beastly little bug to bother."

Through half a dozen files he searched the issues of the 23d, 24th and 25th of April, without result. Then he took up the first file again and began at the 26th. Here it was, in the edition of the 29th, at the very top of the column.

> FOUND—On Broadway, an odd green ornament. Owner may recover by describing property. Address G. S., Box 258,—— Office.

"My scarab!" he gloated, as if the gem were lying in the palm of his hand. "Honest little girl, by George!"

He hurried off to the office of the newspaper.

"Here's an advertisement that appeared in your paper on April 29 of last year," he said to the clerk at the desk. "Do you still take answers for it?"

The clerk shook his head doubtfully.

"You could leave an answer here, of course," he said, "but I don't imagine it would do you much good. People rarely call for more than a week after an advertisement of that kind."

"Well, is there any way I can find out who put it in?" asked Channing.

The clerk took the slip of paper and showed it to several fellow-clerks. One of them came forward.

"I remember this 'ad.,'" he said.

"It was from a lady, wasn't it?" inquired Channing eagerly.

"No, it was brought in by a boy—a messenger boy, I think. The reason I happen to remember is that the boy said he had seen a green bug. Another boy called for answers two or three times, I believe, but I don't think there were any."

"Wouldn't you have a name, or an address, or some sort of a record?" asked Channing anxiously.

The clerk shook his head.

"Or, perhaps, the original copy of the advertisement, so I could see the handwriting and the paper it was written on?"

"It's over a year ago," said the clerk. "We don't keep copy over a month back."

"Shucks!" said Channing, in a tone of annoyance. "You see," he confided, "I happen to be the owner of that particular green bug, and I want him."

The clerk looked interested and sympathetic, but could offer no suggestion.

After that, Channing spent the better part of a week trying to find a messenger boy who had seen a green bug.

Then came a new inspiration. In a jeweler's window one day he saw a scarab, set in a ring. It was not like his, for the color was a grayish brown. That interested him. When he learned that the Art Museum contained a loan collection, he hastened there with the enthusiasm of a neophyte.

Here, indeed, were scarabs of all sizes and all colors. One there was that made him start, a green beetle, possessing a lustre so peculiarly like his own that for the moment he doubted his eyes. Channing hunted up an assistant curator and led him over to the case.

"I'm a sort of scarab fiend," he explained. "Would you mind letting me see the under side of that little green fellow?"

The curator unlocked the case and lifted the green beetle out carefully, turning it over on its back in the palm of his hand. "You say you are interested in scarabs?" he inquired.

"Yes, to a certain extent. I had one almost exactly like that in color and size, and I was curious to see if they were marked alike."

"Do you recollect how yours is marked?"

"It isn't mine now; I lost it," explained Channing "But it was marked on the bottom like this."

He drew a pencil from his pocket and marked a character on the back of an envelope. The curator examined the drawing and then turned to look at the green stone he had replaced in the case.

"You say your scarab was of that material?" he asked.

"Exactly the same, as nearly as I can judge."

"In that event, you were unfortunate to lose it," he remarked. "It was a Pharaoh's scarab. It must have been very old."

"How do you know that?" Channing demanded.

"I've studied scarabs some," said the curator, smiling "There is a fair quantity of literature on the subject. Have you read much?"

"Merely the encyclopædias," confessed Channing.

"They are little more than indexes to the subject," said the curator. "You ought to try a book or two. I can give you the names of some, if you like."

Channing wandered out of the museum with a list of three volumes devoted exclusively to the origin, manufacture and discovery of scarabs.

At the library he called for all three volumes and, when they were brought by an attendant, began with the smallest. This was a primer on the subject, and he skimmed the pages in a desultory way. He found it not nearly so interesting as the collection of stones in the museum, and laid it aside for the second volume. This was a larger work, more exhaustive in its treatment, and handsomely illustrated in colors. Channing took a childish interest in the beautifully-lithographed plates. There were rows after rows of scarabs—reds, blues, browns, yellows, and many that combined two, or even three, colors.

He paused longest at a page of green beetles, where the colors shaded from deep tints to the most delicately-pale hues. Here, again, was the counterfeit presentment of his own scarab. He could not be mistaken in the shade.

"Pity they don't show reverse sides," he thought, as he studied the little figure in the upper right-hand corner of the page. Then he uttered an exclamation and brought the volume closer to his eyes, rubbing the tip of his finger over the specimen that had attracted him. The smooth surface of the page was indented.

Channing slipped his finger under the page. There was a roughness, like the raised characters of Braille. He lifted the page against the light; then hurried across the room to the window, where he again held it up.

"It's there!" muttered Channing.

The Pharaoh's mark—the mark of his lost scarab—showed clearly against the strong light! Tremblingly, Channing laid the book on the window-sill and turned the page to the reverse side, bending over it. Unmistakably the outline of the mysterious hieroglyphic was sharply raised in the texture of the heavy, calendered paper. He brushed the tips of his fingers over it gently, as if to assure himself that his eyes were playing him no tricks. There was no possible doubt. His own scarab had been held against the under side of the page and the paper rubbed firmly into the outline.

Channing studied it dumbly for five minutes. Then he lifted the book and carried it to the desk of a librarian.

"Do you keep a record of the calls for certain volumes?" he asked.

The young woman reached for the volume, and glanced at the title.

"I think we have a record; I will see."

"I want to learn if it has been called for any time on or after April 22 of last year," he said.

She was gone for several minutes. On her return she found Channing's head bent over a page of green scarabs.

"The book was called for on April 26 of last year," she said.

"Would—would you know whether it was a lady or a gentleman?" Channing asked.

The librarian shook her head.

"Our records are not so minute," she answered, smiling.

"Have you any other books on scarabs?" he asked. "If you have, I'd like to look at them—all of them."

He received three more volumes from the hands of an attendant, one of them a bulky treatise, and two in foreign languages. He riffled the pages rapidly, stopping only at plates and illustrations. But, though he searched each for the telltale mark, it was to be found nowhere save in the book with the colored plates.

He sat staring at the imprint for a long time, now and then turning the pages to see if, by some impulse of vandalism, she had written "G. S." anywhere between the covers. But he found nothing. Save for the mark on the image of the green beetle, the pages of the volume were as intact as when they had come from the press.

Channing wandered out of the library in a daze. He wanted to do something in a hurry, but he did not know what that thing was. He had an uneasy feeling that he was losing time, but he could find no way to stem the flow of fruitless days.

For a time, barring three more visits to the library, where the marked image on the page had an almost morbid fascination for him, he spent his days in pursuing the more obvious and primitive methods of the chase—a futile haunting of the zone swept by the picture-machine. Finally he ceased his calls at the library, for on his last visit he had overcome with difficulty a wild desire to steal the volume.

Then something happened that took him to Philadelphia. It was the chance information that Philadelphia possessed a collection of scarabs. But there was not a green scarab in the lot, even though there were scores unlike any he had seen in his own city.

"If you are interested in scarabs," said the man in Philadelphia, "why don't you begin nearer home? Have you seen the collection of Professor Stoneleigh?"

Channing said that he had not.

"He lives in Tarrytown," volunteered his informant. "His private collection is quite remarkable."

Professor Stoneleigh, of Tarrytown, was little in stature and old in years, with bright, beady eyes that looked out not unkindly through the rims of a huge pair of spectacles. For half an hour Channing had been listening patiently to the voluble little savant.

"It is Not Very Well Done," He Said, "but I Think You Will Understand"

"Steatite," explained the Professor, holding a tiny scarab up to the light, "from the twelfth dynasty. Here is one of the same period, but of clay. This one is granite. Mark the carving; the thirty toes are perfect. This is serpentine; this is cornelian; this is a rather unusual type of onyx.

"See these," continued the Professor. "These are all older. Ah, the ancients were fine workmen. They took time; they were patient. Here are two from the third dynasty. Are they not beautiful? But you will always find the Neb-Ka scarabs beautiful."

"And how old are these?" asked Channing

"The small one, of lapis lazuli," said the Professor, "is the oldest. I fix it at about 3900 B. C. Yes, yes; the old ones are the best. It is so in everything. I have never seen but one scarab older than this," added the Professor, after a momentary pause.

"I am sorry," he continued, "that you did not call a couple of days ago. Ah, then I had a scarab to show you. But it was not mine."

"Couldn't you buy it?" asked Channing.

"No, no; it was too valuable. Quite 4000 B. C., I think. And"—the Professor lifted his hand impressively—"a royal scarab"

Channing essayed to speak, but ended in merely staring at the little man.

"A Pharaoh's scarab," added the Professor, in a reverent tone. "It was——"

As he paused, Channing blurted:

"It was green!"

The Professor looked at him in astonishment. Then he clapped his hands.

"You are right. You know something of scarabs. It *was* green—green basalt; but such an unusual shade. Here; it was something like this."

He fumbled in another drawer for a few seconds and drew forth a small, green beetle. Channing nodded dumbly as he looked at it.

"But this is quite a common one," declared the Professor. "The other—ah, that bore the royal mark. See; like this."

He seized a sheet of paper and drew a figure upon it. Channing was nodding his head mechanically. He scarcely glanced at the drawing. He knew what it was. It was an effort to speak, but he finally mastered his voice.

"You say it has been taken away?"

"Only yesterday," said the Professor with a sigh.

Channing uttered an exclamation.

"But the owner? Who is the owner?"

"That," said the Professor sadly, "I do not know."

Channing fell back a pace and stared at him in amazement.

"You don't know?" he repeated slowly.

"No," said the Professor in a resigned tone. "I do not know. It was brought to me several months ago. The owner wished to have it identified. It was wonderfully rare; unique, in fact. I knew it at a glance. I became enraptured with it. I begged an opportunity to study it. It was left with me—for months! Think! For months! The rarest I had ever seen. It was a privilege, a high privilege. Yesterday it was called for. I suppose I shall not see it again. Nevertheless, it was something to have lived for."

"What did the owner look like?" asked Channing. "Surely you must know something about her—her name—or something?"

"Did I say it was a lady?" asked the Professor, a trifle absently. "I hadn't remembered saying so. But it was. That was so odd. The scarab does not often appeal to the feminine."

"A young lady?" suggested Channing.

"Really, I don't know," said the Professor. "To tell you the truth, I did not notice. I was absorbed in the stone. It was a wonderful piece of work. The material was so fine and hard, the shading so unique. And the carving—why——"

"You say it was only yesterday she called?" interrupted Channing impatiently.

"Only yesterday," assented the Professor. "You should have seen the detail in it; the wonderful sharpness——"

"Hang the sharpness!" exclaimed Channing. Then, hastily: "Oh, I beg your pardon, sir."

The Professor aroused from his dream and spoke stiffly.

"I thought you were interested in scarabs," he said.

"I am—I am," said Channing humbly. "I didn't mean that. I was excited. It seemed so odd, you know, that such a wonderful stone should be carried off by an utter stranger to you."

"But she was the owner of it," said the Professor. "Why not? Indeed, I am grateful to her for leaving it with me so long."

"And you never even asked her name?"

"I think she did tell it to me," said the Professor. "But I do not recall it."

Channing chewed his lip in exasperation and stared hopelessly at the little man, who was now dreaming again.

"Did it begin with a G or an S?" he asked.

"A Neb-Ka scarab, quite 4000 B. C."

Channing sighed. It was utterly useless.

"Well," he said gently, after a long pause, during which the Professor stood in a rapt state, staring at the floor, "perhaps she will come back with it. She may want to find out more about it."

The little man shook his head slowly.

"I do not allow myself to hope for it," he said. "I do not think she was scientifically interested. She did not study scarabs—as you and I."

Channing smiled at the coupling of their pursuits. A little later he bade the Professor good-by.

"I may run across it myself some day," he said. "If I do I shall let you know."

"Do!" exclaimed the Professor in delight. "Remember, a fine, green basalt, with the Pharaoh's mark."

"I will not forget," said Channing.

Forget! In the days that followed Channing often laughed sourly at the word. To forget might bring peace

(Continued on Page 27)

THE MAN HUNT

A STORY OF BROADWAY

By ARTHUR TRAIN

"I was Merely Bluffing"

V

THE Moonshine Theatre blazes its defiance into the night from a gleaming Broadway promontory, whose cape divides the restless human tide that rises to its flood every evening about eleven, and falls to its ebb at two or three in the morning. Through its arched portals one might drive a hansom cab, and tradition says that the feat has been accomplished. Here Mrs. Vokes, under the alias of "Helène DeLacy," first minced her way into popularity—but that was in the days of crinoline. The youths who loitered about its iron-bound stage entrance are gray-headed men to-day, those of them who are still alive. Only old Vincent remains, as rugged as a granite cliff, and as impervious to persuasion, bribery or anger. "I'm sorry, gents, but it's against my orders," is said as conclusively to-night as it was twenty years ago. He got as far as:

"I'm sorry, sir, but it's against ——" then changed it to a wondering: "Bless my soul, Mr. Ralston! Is it you?" as he encountered the set face of our friend.

"Why, Vincent," exclaimed the latter; "you still here? What luck! You don't look a day older!"

"I can't say the same for you, sir. I understand congratulations are in order. Oh, I read the papers! But " he hesitated.

"But you think I'm rather old for 'Johnnying'?" interpolated Ralston. "You're quite right. I am. But don't be alarmed; this is business. I want to find a young woman named Ernestine Hudson. I must see her at once. Can you fix it for me?"

"I think so," answered the guardian of the wings. "I'd do it if I lost my job. I won't forget in a hurry what you did for my little Bill. Just step ——"

At that instant the door was thrust violently open and a gray-coated messenger boy, carrying a large oblong box, projected himself violently against Vincent.

"For Hudson!" he ejaculated shortly.

"Put 'em on that desk," directed Vincent.

"Say, boss, let me take 'em in," pleaded the boy.

"Who do you think you are, anyway?" inquired the doorkeeper. "Get out of here!"

The boy lingered, gazing wistfully down the gas-lighted passage, through which floated the hum of the orchestra, confused by the shuffle of feet and inarticulate orders.

Vincent took a threatening step in the direction of the boy, who made a grimace at him and backed slowly through the door. Ralston smiled and looked inquiringly at the box.

"It might serve as an introduction," he suggested with a smile

"You don't need it," said Vincent. "I guess you remember the way. Just step down the passage, and you'll find the chorus ready to go on for the second act. Hudson's the wheel horse for the partridges. She has a bunch of tail sprouts like a feather duster. What fool things the public pay to see nowadays! Why, they ain't content to let a girl be a girl, but they have to turn her into a bird, or a dress form, or a wax figger, or an automobile, or a flower. Now, take this show. It's supposed to be a kind of a 'flag raiser.' Marchin' through Georgy and Campin' To-night and all that, and the chorus is *birds*. Birds! Sparrers, canaries and partridges!" he grunted scornfully. "Well, good luck. See you later."

Ralston walked down the passage and pushed open the skeleton canvas door that separated him from the wings. The curtain was down, and a small army of men were noisily pulling enormous flies into place by means of pulleys. One group in the centre of the stage were erecting a "Port Arthur" bristling with guns, and several with wheelbarrows were bringing in a foreground of rocks, which others arranged with elaborate carelessness. Overhead hung a wilderness of ropes and drops, with sections of scenery suspended in mid-air. Two spiral staircases of iron sprang from either side and lost themselves in the tangle above. Ascending and descending were perpetual streams of heterogeneous figures, who went up as birds and came down as village maidens, or who from grand dames of fashion were transformed into Quakeresses or drummer-boys. There was loud chattering on all sides, interspersed with deep invectives from the coatless hustlers on the stage. Above all shrieked and rattled the pulleys.

The blinding light and the clouds of dust made the scene utterly confusing, and for a moment Ralston hesitated vaguely. To his left a flock of "partridges" clustered about one of the flies, while one little lady partridge sat apart on a nail keg, and eased her little partridge foot by loosening her slipper.

To the nearest Ralston turned and inquired for Miss Hudson. The girl whom he had addressed stared boldly at him, and without replying waved languidly toward the partridge on the barrel. It was evident that she took no interest in the friends of Miss Hudson. Ralston turned, and, at the same moment, heard a shrill cackle from the group behind him. In spite of himself he could feel the red coursing up to his ears. The girl on the barrel had entirely removed her slipper and was stretching her toes. She did not look up at his approach, having already minutely studied his make-up under the shelter of her heavily-corked eyebrows as he emerged from the passage.

"Are you Miss Hudson?"

"Yes," said the partridge, critically examining her instep.

"My name is Ralston," he started rapidly. "I'm looking for a friend of mine, who must be turned up at once. It's a matter of life and death, and he's got to be found. I have an idea you know him."

"Have you?" said the partridge innocently.

"The man I refer to is John Steadman. Do you know where he is?"

The girl slowly lifted her head and looked at him rather impudently. She seemed more like a large doll than a girl.

"I haven't the pleasure of your acquaintance, Mr. Ralston, if that is your name, and I don't know your friend Steadman."

There was something about her manner that convinced Ralston that she knew more than she admitted, but it was obvious that for purposes of her own she had made up her mind to treat him with the scant courtesy usually extended by show girls to people who are not worth while, and to people who it is worth while to keep at a distance.

"I'm very sorry," said Ralston. "I believed that you were the one person in New York who could tell me where he was. Of course, you might know him under some other name."

"Why are you so interested in finding this Mr.—Steadman?" asked the partridge, studiously inserting her foot in a shoe that seemed all toe.

"Simply for his own sake."

"Don't you ever come behind for yours?" she inquired abstractedly. Ralston suppressed a smile.

"See here, young lady ——" he began, changing his tactics.

"All on for the second!" shouted a big man in a Derby hat. "Here you, Hudson, stop fooling and get into your place! Clear the wings."

From behind the wall of curtain came the distant crash of the contending chords of the overture. "Port Arthur" and its rocks were in place, the Japanese flag flying defiantly in a strong current of air, generated by a frenzied electric fan held by a super in the moat. The chorus trooped from the flies, and came tumbling down fire-escapes and staircases.

The partridge knocked her heels together and jumped lightly to her feet.

"Peep-peep!" she said. "See you later, old man. Stage door about eleven-thirty."

She nodded at him and started hopping toward the stage. The other partridges were forming in long lines, with much jostling of tail feathers and fluttering of pinions.

"Hurry up there!" shouted the assistant "stage" in Miss Hudson's direction, and then turned hastily toward the opposite flies where some mix-up had attracted his attention.

Ralston saw his last clue hopping away from him. A bell rang loudly, and the orchestra struck up the first few bars of the opening chorus. Hardly conscious of what he was doing Ralston strode quickly after the partridge and, grasping her firmly by the wings, drew her back into the flies.

"Let me go!" she gasped, struggling to free herself. "Let me go! What are you trying to do? Do you want me to be fined?"

"Keep quiet," whispered Ralston. "I've got to speak to you. Do you understand? I can't let you go on. I'll stand for any fine, and square you into the bargain. It's too late, anyway! The curtain's up already."

"Let me go," she cried, the tears starting into her eyes. "You're hurting me, you brute! I'll lose my job. The management don't stand for this kind of thing. You're a fine gentleman, *you* are! Oh, what shall I do?"

Ralston's heart smote him. He knew well the hideous uncertainty which being out of a job means to the chorus girl, and its more hideous possibilities.

"I'm sorry," he said humbly. "I had to do it, and I promise you shall lose nothing by it. Now, quick, where can we talk. Not here? The manager would see you."

The partridge wiped her eyes.

"Do you promise to square the management?"

"I certainly do—on my honor as a gentleman."

"Then come!" Hudson darted quickly back among the scenery, and Ralston followed her down a flight of iron steps which led beneath the stage. Pipes ran in all directions, and great heaps of old flies and useless properties reached toward the low ceiling, between which narrow alleys led off into the darkness. A smell of mould and of paint filled the air. Even the scant gas-jets seemed to burn with a peculiar dimness in the damp atmosphere.

"Come along!" whistled the partridge.

Beyond a pile of lumber in a sort of catacomb she stopped. A bead of gas showed blue against some whitewashed brickwork.

"Turn it up," said Hudson, and Ralston did so.

"Hungry?" she continued. "I could eat anything that didn't bite me first!"

Ralston laughed.

"Were you in that show?" he asked. "It was a good one. No, I'm not hungry. Suppose I were?"

In a Moment More They had Staggered with Sullivan's Limp Form to the Ever-Ready Hansom

"This is our rathskeller," she laughed. "Are you very thirsty?"

Ralston admitted to a certain degree of dryness.

"Certainly," he said; "I should like nothing better than a large schooner of dark, imported beer. What will you have?" he continued, carrying on the jest.

Hudson, who had seated herself on a low seat by the wall, got up and struck sharply on the wooden partition with a stick.

"What's that?" asked Ralston.

"Perhaps, some beer will come out!" remarked the partridge. "Moses was not the only one."

A rattling followed, and a square opening appeared in the wall, in which the shaggy towhead of a young man was visible.

He grinned at sight of Miss Hudson.

"How vas de shootink?" he inquired. "Does de bartridges want more vet? Ha! Ha! You vas a bird!"

"Ya, Fritz. Two schooners and a hot dog. Hustle 'em up."

Fritz closed the slide which covered the opening and the partridge turned gayly toward Ralston.

"What do you think of that? Pretty good, eh?"

"I don't understand," he replied. "Where did he come from? What is in there?"

"I'll tell you. When Charley Stroman built this house there was a row of old tenements on the side street. Well, Jo Bimberger tore 'em down and built a rathskeller. While he was doing it one of the girls tipped off the boss carpenter to leave this place. Ain't it grand? Say, you get almost dead jumping around on the boards. It looks easy enough, but I tell you sometimes you're ready to scream."

"Just the thing," answered our friend. "Does the management object?"

"Not a bit. Charley gets a rake-off from the saloon. It's good business."

The slide opened and two dripping glasses made their appearance. Ralston received them and handed one to Miss Hudson. Then Fritz passed in a Frankfurter about the size of a policeman's night-stick.

Ralston drew half a dollar from his pocket and exchanged it for the sausage.

"That's all right, keep the change," he remarked.

"My, you must have it to throw away!" said Hudson. "Twenty-three for you, Fritz. Shut the slide."

Ralston took a deep draught of the beer. He could not help smiling as he thought of the picture he would present could any one of his associates see him at the moment. What, for instance, would the President have said? And the Secretary of War! Underneath the stage of a theatre, drinking beer with a chorus girl. He put down the glass and pulled himself together.

"Now, to business!" he exclaimed. "This is jolly good fun, but I've a long night in front of me, and I've got work to do in it. Where is Steadman?"

The partridge looked at him inquiringly.

"You don't mean you really are trying to find any one?"

"Certainly I do."

"Steadman?"

"Yes."

She shrugged her shoulders. It was clear, even to Ralston, that she was disappointed.

"I can't help you."

"You *know* him?" Ralston's gaze penetrated her feathers.

"Yes. But I don't know where he is—and what is more, I don't care. He's a cad."

"Well, let it go at that. But I've got to find him. How long is it since you've seen him?"

"Three weeks."

"What was he up to?"

"Oh, the usual business. He's badly in. Let him go; he's not worth your while."

"I didn't say he was. But he must be turned up. Was he drinking?"

"Yes!"

"Ah!" Ralston scowled.

"He's a bad one," continued the partridge. "He began at the bottom and worked down."

"You must help me to find him. Whom should I see?"

"I don't know anything about him. I've heard he knew a Miss Florence Davenport. She might be able to help you."

"Where does she live?"

"On Forty-sixth Street," and she gave him a number.

Ralston arose and put his hand into his pocket.

"I am very much indebted to you," he said courteously. "You won't mind if I make good your fine?"

He drew out a bill and placed it in her hand. She raised her eyebrows at sight of its denomination.

"No," she said; "I haven't done anything for you. I don't want the money."

"But your fine?"

"That's all right," she replied, shrugging her shoulders. "I could have gone on—if I'd wanted to. I was merely bluffing. You couldn't have held me. You're a gentleman, and I don't want the money." She spoke quietly, and looked him full in the face. Ralston wavered.

"Please don't," said the girl, and held out the bill. Ralston took it and returned it to his pocket.

"Miss Hudson," said he, "you have placed me under a great obligation, one that money cannot repay. If I can ever help you in any way let me know."

The partridge got up and led the way toward the staircase. At the top she held out her hand and Ralston took it in his.

"He's not worth it," she repeated. "Let him go."

"Noblesse oblige," he smiled, looking down at her.

The chorus had filed off the stage and were standing on the other side.

"Here you, Hudson! Where have you been?" whispered the manager hoarsely, grasping her roughly by the shoulder. "Get over there."

"Leave me alone!" she cried sharply, shaking off his arm. Then, turning to Ralston:

"Good-night, sir," she said.

VI

OUTSIDE the Moonshine Ralston found the usual congestion of cabs, landaus and coaches. He had delayed to exchange a few reminiscences with old Vincent, and it was fully ten minutes more before Ralston could find his cabby in the tangle of vehicles. As he stepped into the street, to save the time requisite for the man to draw to the curb, an opera coach, drawn by a spanking pair of bays in glittering harness, was vainly trying to force its way through the side street. It had paused for an instant in front of the stage entrance, and Ralston had caught a glimpse of Ellen's face inside.

A momentary impulse had seized him to stop the coach and tell her of the hopelessness of the task to which she had set him, but, in the instant of his uncertainty, the way had cleared and they had driven on. He had climbed into his own hansom, little the wiser for his experience at the Moonshine.

The sidewalks were jammed with the usual after-theatre crowd, hurrying either to get home as quickly as possible, or to secure seats in restaurants which pandered less to the taste of the gourmet than to that of the glutton. For a solid mile on either side of Broadway stretched house after house of entertainment, any one of which could harbor a hundred Steadmans, and for a quarter of a mile on either side lay twenty streets, where also he might be. He followed the crowd slowly northward, wondering why so few of them walked in the opposite direction. Whenever he came to a well-known hostelry he went in and eagerly scanned the tables, but, although he recognized many whom he knew and who knew him, he found naught of Steadman.

Having visited five chop-houses, a "rathskeller," two "hofbräus," and several more pretentious places, he abandoned the idea of trying to stumble upon his man, and returned to his original belief that only by following some sort of a clue could he succeed. Somewhere in the hot clasp of the city lay the miserable youth he had promised to find. For a moment he regretted the answer which he had sent to Ellen's apartment—the four words that had pledged him to a fool's errand, the absurdity of which was now apparent. Then came a realizing sense of the importance of his mission to Ellen, and a grim determination to find this man wherever he might be.

He had now reached Forty-second Street, and the crowd divided into two streams, one moving eastward and the other northward, a part of the latter to plunge beneath the Times Building into the subway, and the remainder to add to the already existing congestion in front of the Hotel Astor and the New York Theatre. Longacre Square boiled with life—a life garish, bizarre, unlike that of any other city or generation.

The restaurants could seat no more, and a bejeweled, scented throng stood in the doorways and struggled for the vacant tables. The night-hawks lining the curb peered eagerly at every passer-by to note signs of intoxication or indecision. Tiny newsboys thrust their bundles of papers against dress waistcoats and felt for loose watches, ready to dart into the throng at the first move of suspicion on the part of their victims. Clerks with their best girls pointed out these and made witticisms upon them, hoping thus to divert attention from the attractions of the restaurants, for whose splendors they intended later to substitute the more substantial, if more economical, pleasures of the dairy lunch. Automobiles, in which sat supercilious foreign chauffeurs, blocked the entrances of the pleasure palaces. Streams of country folk poured in and out of hotels which made a specialty of rural trade, promising to their patrons, in widely-distributed circulars, easy access to everything "worth seeing." These came, were relieved of their money and, after fervid correspondence on the hotel stationery, went home to fill the minds of their town-folk with descriptions of scenes which existed only in their imaginations.

For every person on Longacre Square after twelve o'clock who is there for an honest purpose, there are three who are there either to do that which they should not do or to see that which they should not see. It is the white light in which the New York moth plays before he plunges into the withering flame. It was here Steadman had begun, and like enough he was not far off.

The electric clock above the roof-tops moved toward a quarter before one as Ralston turned into Forty-sixth Street, and, springing from his hansom, dashed up the steps of the number to which he had been directed.

A dim light burned in the hallway, and the bell made a faint jangling in deserted regions beyond. After some time a maid opened the door and asked his business. Miss Davenport was out, she said. Ralston stretched the truth far enough to say that he was a friend. The girl had no idea where she could be found. Then Ralston also volunteered that he was a friend of Mr. Steadman's. Still the maid remained imperturbable. The sight of a bill, however, led to an immediate change of demeanor.

Yes, Miss Davenport had gone out with a gentleman—not Mr. Steadman—early in the evening. Did she know Mr. Steadman? Yes, she thought she knew Mr. Steadman—a dark gentleman. She seemed anxious to help Ralston, but doubtful of success.

As was not unreasonable, Ralston was beginning to be quite disgusted at the position in which he found himself, a condition which was by no means relieved by the fact that, as he reached the bottom of the steps, he found himself face to face with Colonel Duer and a somewhat elderly lady companion. The new Assistant Secretary felt distinctly uncomfortable. Another man might have turned away his face, but Ralston looked steadily into the Colonel's under the full light of the street lamp. Simultaneously he raised his hand to his hat, then crossed the sidewalk and jumped into the hansom. The cabby lifted the manhole and looked down.

"Huh?" said he. "Where'll I go now?"

"I don't know," said Ralston.

The cabby chuckled. He was satisfied one way quite as well as another. From his seat of vantage he was able to look down critically upon mankind in general, and had learned to distinguish "the real thing" when he saw it. He had no doubts as to Ralston, and no misgivings at all as to the latter's ability to pay and pay well, and he was as confident that his tip would be in accordance with the most advanced ideas of liberality as he was that this same fare of his was quite out of the ordinary. He had sized up Ralston for a thoroughbred from the moment he had come downstairs. For one matter he did not waste words; for another he neither looked at his watch nor inquired the price; for another—and you could always tell by that—he knew just what he was doing. Moreover, he was perfectly sober. He belonged to that small and distinguished body of midnight travelers who realize that they are in a cab and not in a hammock. Hence Ralston's admission that he did not know where to go next struck upon the cabby intelligence in the light of a joke.

"Huh?" said he again, removing his cigar.

"I said I didn't know," repeated Ralston.

"Up against it?" said cabby with divination.

"Exactly," returned his fare with a slight laugh. "You are a man of perspicacity."

"Huh?" repeated the cabby.

"I said you were a mind-reader," answered Ralston.

"I guess I can see furder'n most," admitted cabby complacently.

Ralston had struck a match and lit a fresh cigar. He was feeling very, very tired. His watch showed that it was already a quarter to one—and the Twelfth started at seven. Just six hours left, not a minute more.

The cabby was still peering down the manhole and dropping an occasional sympathetic ash on Ralston's silk hat. His fare interested him—he was beginning to have a notion that Ralston was somebody. Maybe a big military gun. He had that clean, hard look those "fellers" have.

Suddenly the fare spoke again, in an even more amiable tone than before.

"My friend, how long have you been in this business?"

The cabby hesitated while he made an accurate mathematical computation.

"Five years on a percentage—ten years on my own—fifteen years, sir."

"You know the town pretty well, eh?"

"Fairly well, sir."

"Is there a café somewhere a bit out of the way—something quiet, you know?"

"Sure, across the Square. Shall I drive you there?"

"Yes."

The cabby clucked to his horse, and they wheeled about and crossed the White Way again. The pedestrians were thinning out. The rain had ceased, the clouds had parted and the sky was sprinkled with brightly-burning stars. Up in the Times' Tower the city editor was polishing up his morning editorial "war-whoop," which, he said to himself, would make the Japanese Emperor scratch his head. It was a half-column in the nature of a "Godspeed" to the first volunteer regiment to start for the front. He liked the Twelfth, and had been in it himself under Ralston. The thought reminded him that he ought to give his old captain a bit of a send-off as well, and he penned a dozen lines to go after the leader, headed: "A Wise Appointment."

Twenty-five stories below the subject of his encomium was entering the side door of a shabby café, followed by his cabby. They seated themselves at a table in the corner of the sawdust-covered floor.

"The situation is this," began Ralston, after the waiter had picked up his tip and retired. "I must, inside of six hours, turn up a man who is somewhere in the city. He doesn't know enough to want to be found. He must be located without outside help, quietly. The only clue I have to his whereabouts is that he knows a young woman named Florence Davenport. She lives in that house we stopped at. She has gone out with a man named Sullivan. I don't know the fellow, but the chances are he won't help me. But, whether he will or not, I don't know where he is, and I must find him in order to find her."

He looked at the cabby inquiringly.

"I know him, all right," said the cabby. "A big 'harp' with a sandy mustache. I know her, too. I took 'em both out this very night."

"Took them out!" exclaimed Ralston. "Why, in Heaven's name, didn't you say so before!" Then he remembered and laughed at the absurdity of his question. The fatigue of a severe day was dissipated in a moment.

"Sure," continued the cabby, "I took 'em out just before I answered your call. She uses the same stable."

"Where did they go?"

"Proctor's."

"Where do you suppose they are now?"

"You can search me!" responded the cabby, now thoroughly interested. "The chances are about even between Hanley's and the Bertin, but you tried Hanley's. Better hike right down to the other place."

Ralston started swiftly to his feet, made his way to the cab, and in a moment more they were galloping down Broadway.

The electric timepiece on the roofs marked 1.04 as they rattled past. What people were still awake were most of them inside the shining windows of the restaurant, and the big porters were leaning sleepily against the doorposts of their hostelries. Up in the tower the city editor had ended his short paragraph with the words: "The nation is to be sincerely congratulated on the wisdom of the Executive's selection." In the cab Ralston wondered what the President would say if he could see him then, chasing all over the town after a young woman and her male escort. He was dreadfully sleepy, and the cushions of the cab were so soft—soft—sof ——

He pulled himself together as the cab reined up sharply at the Twenty-sixth Street entrance of the Café Bertin. His driver did not need to be told to wait, and Ralston hurriedly pushed his way through the revolving doors into the hot, scented air of the waiting hall. If it was late on Broadway, it was early enough inside the Bertin.

On the right, in a crowded café, two hundred soldier boys and civilians with their sweethearts sat noisily discussing broiled live lobsters, Welsh rarebits, caviare sandwiches and such less important matters as were suggested by the last news from Washington. The air reeked with the fumes of hot food, cigarette smoke and steam heat. When the side door opened, and the draft pulled through from the main dining-room, one caught a whiff of rice powder and violets. The chatter and clatter were deafening.

To Ralston the chances seemed in favor of the other and more conspicuous company in the front room, so he turned back and crossed the hall. At the door of the main dining-room he paused. At fully eighteen out of the twenty-five tables which were presented to his view sat an equal number of young women who might have qualified as Miss Florence Davenport. There was more room here, the music was louder, and the men had on either uniforms or evening dress. The confusion was even greater than in the café, due to the greater amount of light and music and the variation of color. Here and there at the larger tables sat groups of officers.

Ralston moved toward the centre of the room, eagerly scanning the tables in search of a blond man with a light mustache, but he saw none to correspond with the cabby's description. Then from behind him he heard his name called, and he turned to be greeted by a chorus of congratulatory welcome from a party of his old comrades of the Twelfth, who crowded around him, drew him into a chair and ordered more bottles.

Ralston protested but feebly. He was out of sorts with the whole miserable business.

"Here's to you, old man!" exclaimed Peyton, one of Duer's lieutenants. "Boys, here's to the next Secretary of the Navy, and then, who knows? Well, here's to Dick Ralston, the best ever! Bumpers!"

They raised their glasses to his future, and again, as in the late afternoon, he felt that thrill of exultation, that outpouring of soul toward the world, that comes to us not more than three times on life's dusty highway.

"Fellows," Ralston said, and the thrill was still in his voice, "it's very good of you. It's very good of the President. I hope I'll do him credit, but the best any of us can do is the right way as each of us sees it at the moment—and no one knows where it may lead us. Here's to being on the level—here's to the right way and the *white* way!" He started to drink off the toast when a man's head and shoulders arose behind Peyton, and a thick voice cried:

"That for mine! Th' White Way—th' Great White Way!" and he raised a goblet. The men in the group laughed, and the laugh was echoed from several of the tables. As the fellow stumbled back into his seat Ralston realized suddenly that he had found his man.

A red face and a blond mustache! The elusive Sullivan at last! But was he alone?

For a moment Ralston chatted animatedly with his friends, while taking note of the position of the table at which the fellow sat. As yet he could not see whether or not Sullivan had a companion, for the table was in a recess and behind a stand of artificial palms. Then he leaned across the shoulder of the man next him and caught sight of a gray silk dress and a feather-trimmed hat.

Who the lady was it was impossible for him to discover, as her head was completely hidden by the paper foliage toward which her companion was bending. They were, apparently, by no means near the end of their supper, so that there was time to consider the situation and decide upon a course of action.

Now, the mere accosting of a young lady in a public restaurant is not a very serious matter, even if she be accompanied by a male escort, so long as the matter be done decently and in order. But to burst suddenly upon a tête-à-tête couple from behind a bunch of palms, and demand what has been done with a young man, especially if it be nearly three in the morning, is somewhat different. One mistaken move, and the search would have to be abandoned. How was he to introduce himself to a strange woman and compel her to divulge information which she might have no intention of disclosing, and how, moreover, could this be accomplished in the presence of a person of the type of Mr. Sullivan? He had no claim on either of them. Even assuming that the bounder did not object to his having speech with the lady, it was unlikely that she would admit any knowledge of Steadman in the presence of her companion. No, he must speak to the girl by herself—that was clear enough. But how? Obviously, he could not invite her escort to step out into the next room for a few moments. Neither was it at all likely that she would accede to any request of his (carried by a waiter) either to speak to him or get rid of her companion. Again he was, in the vernacular, "up against it," as his cabby had already suggested on a previous occasion.

Meantime the moments were slipping by, with Ralston trying hard to keep up his end of the conversation. Ten minutes more, and he had determined definitely that there was no course open but to trust to the girl herself for a solution. All he could do was to throw his hand down, face up before her, and let her decide. If his request was ignored, he must then face it boldly out with both of them.

Borrowing a pencil he wrote upon his visiting-card: "Miss Davenport will place the writer under the greatest possible obligation by allowing him to speak to her privately upon a matter of the utmost importance. He is in civilian dress at the next table." Underneath his name he wrote: "Second Assistant Secretary of the Navy." Summoning the head waiter he instructed the latter to carry it to the lady behind the palms in such a manner that it should be unobserved by her companion.

He felt instantly relieved—the relief the rider feels the moment he has decided to take the jump and his horse rises beneath him. He plunged anew into the banter going on about him. He saw, out of the corner of his eye, his messenger circle the room, approach the couple from the other side, address Mr. Sullivan, call his attention to something behind him, and slip the card into his companion's lap. Then the head waiter moved on.

Several moments passed. He began to feel that nothing had been accomplished when there came a crash of glass, the palm rocked, and the lady in some confusion sprang to her feet, shaking her dress. Her escort arose more slowly, cursing the nearest waiters in a comprehensive manner. The hubbub in the restaurant ceased momentarily, but quickly began again as the head waiter and his aids hurried forward to offer their assistance.

They had hard work to appease Mr. Sullivan, however. He wanted to see the proprietor, and insisted loudly, although irrelevantly, that he was an "American gentleman." The table was righted, and the head waiter promised that a second supper should be instantly forthcoming, but Sullivan remained in a state of defiance. He insisted on seeing "Monseer Bertin"—"my fren' Monseer Bertin," and called loudly for a "garsoon" to take him there.

Apparently the lady herself was indignant, and was not at all averse to having her escort see his "fren' Monseer Bertin." Then, with his head high in air like a red harvest moon, the rampant Sullivan made his way toward the main door of the dining-room, followed by the apologetic head waiter.

As the two passed out Ralston arose.

"Going?" inquired Peyton.

"Not very far. I'll be right back," replied our friend.

The others watched him curiously.

"By George, Ralston's taking advantage of his opportunities," he heard one of them remark.

But Ralston had no more heed for their jests than the huntsman for the cries of the dogs as he rides into the killing. In a moment he was behind the palm, and had sunk into Sullivan's vacant seat.

"How d'y do, Mr. Second Assistant Secretary of the Navy," remarked the young woman nonchalantly. "Glad to know you. Rather a noisy introduction, eh?"

"I'm surprised you thought it worth your while," answered Ralston. "Our friend has probably already polished off Bertin by this time, and is on his way back. Then he'll be ready to polish off *me!*"

"I guess you're able to take care of yourself, all right," replied the girl. "But what is it you want?"

"I don't know that it's wise for me to tell you on this short acquaintance."

"Short? Yes. I suppose it is. But, you see, I know *you*. And if I can help Mr. Ralston, why, I *will*."

"Thank you," said Ralston. "Tell me, then—tell me where to find John Steadman."

Instantly the girl's whole manner changed and she drew back.

(Continued on Page 38)

His Fist Caught Sullivan Squarely on the Chin

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GEORGE HORACE LORIMER, EDITOR

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Poor Richard Junior's Philosophy

¶ The best forgiveness is forgetting.

¶ The New Woman is generally old.

¶ First the engagement; then the battle.

¶ Only weak husbands use strong measures.

¶ On the Primrose Path the milestones are kisses.

¶ Love can live on love, but it often starves on gold.

¶ A word to the wise is sufficient; to the foolish, superfluous.

¶ Absence makes the heart grow fonder—of some one near at hand.

¶ The girl who refused you will forgive anything but your marriage.

¶ You'll never know how many relatives she has until you marry her.

¶ It is the complexity of the simple life that makes it so interesting.

¶ Marriage isn't necessarily a failure because some married people are.

¶ The joy of possession doesn't apply to a returned engagement-ring.

¶ Art is long, but that is no reason why an artist's hair shouldn't be short.

¶ All love is trust, but some kinds demand more security than others.

¶ Two cannot live on what one can, but the living is better worth while.

¶ There are thousands of people who love Roosevelt for the liars he has made.

¶ A father-in-law's means are generally out of all proportion to his meanness.

¶ If you don't take care of the necessities, the luxuries will take no care of you.

¶ The average married man knows what is meant by the "consent of the governed."

¶ Many a boy who starts out to make his mark in the world stops with the dollar mark.

¶ You should thoroughly understand a girl before you marry her; you never will afterward.

¶ Many a fool puts by his own nest-egg and then hands it to the Get-Rich-Quick Man to hatch.

¶ It is a lucky thing for most of us that there is plenty of formaldehyde in the milk of human kindness.

¶ There is a fortune awaiting the man who will write that volume on How to be Popular Though a Railroad.

¶ Heaven lies about you in your infancy; everybody lies about you when you're President of the United States.

¶ The man who begins by minding his own business is the man who will some day be minding his own businesses.

Great Names as Stalking-Horses

CONTRARY to all the teachings of the Second Reader, we should, decidedly, not like to be a great dead patriot; for then, every once in a while, a statue would be unveiled somewhere, or a commemorative banquet given, and the chief orator would arise and say:

"We meet here to-day to honor the heroic memory of So-and-so. A protective tariff is the cornerstone of our national prosperity. Without it American labor would soon sink." Or, "This noble figure in bronze towering before you recalls one who labored for his country's good. Were he alive to-day he would be foremost in demanding Government ownership of railroads. I invite your attention to the following table."

It seems to us somewhat discourteous to evoke the honored dead in the first sentence and, in the second, to chuck him out of the window in order to discuss States' rights, the navy, polygamy or railroad rates. The magic name of Jackson—whether it be Andrew, Stonewall or Peter—instantly reminds the orator that the Panama Canal should have been dug in Nicaragua. The custom of making a departed statesman stand for a disquisition upon a current topic that he never dreamed of has its economic advantages, however.

To compose a historical address that is worth listening to requires time, study and a mental capacity of no mean order. To get half a dozen facts out of an encyclopædia and fill out with a stump speech is far easier.

The Woes of the Sleeping-Car

IN PASSING that long-threatened bill requiring that upper berths shall not be made up unless occupied, the Wisconsin Legislature has laid violent hands upon an honored institution and made a terrible mistake.

Experienced travelers prefer a lower berth because it is so nearly airless as to be equivalent to an anæsthetic. Scientific experiments show that the windows are so cunningly constructed as to let the air out, but none in, except perhaps when it is raining or snowing. The passenger, tightly curled within the narrow, coffinlike confines, speculates charmedly upon the beauty of the woodwork and the probable cost of the rich upholstery—sometimes inhabited—until advancing suffocation induces a state of coma.

The management evidently knows the real attraction of the lower berth. It has recently—so a friendly porter informs us—taken out the tiny hammocks in which lower-berth passengers deposited their overcoats, hats, coats, vests, trousers, underwear, valuables and toilet articles. The idea is, of course, that the more clothing one piles in the berth the more effectually will the air be excluded and the sooner one will fall asleep.

This removal of the little hammock, by the way, is the only improvement that has been made in the sleeping-car since it was invented some forty years ago. Otherwise it came in a perfect state from the inventor's brain—that is, it took about three dollars out of every person that rode in it.

Many passengers demanded a chance to undress without contortions, a place to hang their clothes and an opportunity to reach a lavatory without that free, democratic commingling of half-dressed people of both sexes which is the distinctive matutinal feature of the sleeper. And, as was to be expected, the company cheerfully met these demands—not by foolishly improving the sleeper, but by providing compartment-cars for which the charge is about fifty per cent. more.

We should not be too severe. Most people overlook the good points of the sleeping-car—possibly because, in order to see them, it is necessary to stoop, the running-gear being underneath.

Wanted—Pupils for the Schools!

WE SEE a chance for the Youth of the Future. Oddly enough, we see it in Pittsburg—right in Mr. Carnegie's celebrated institute.

The investment of capital in privately-endowed educational institutions which are largely of a memorial character already amounts, we are told, to upward of two hundred million dollars. This form of disposing of superfluous wealth daily grows in favor. At the same time superfluous wealth constantly increases at a rapid rate, and the next revision of the tariff seems to be postponed to some time toward the end of the century.

Calculating according to the ratio that obtained in the decennial period 1890-1900, we estimate that a round billion will soon be invested in monumental establishments of learning. And by that time, what with the growth of State schools, there will not be students enough to go around. This condition, in fact, is already foreshadowed.

The visitor to Stanford University, for example, admires the heroic bronze statue of the founder, the memorial arches and tablets and the architecture, but finds students rather scarce. And, according to press reports, the splendid School of Bricklaying in the Carnegie Institute has only one solitary pupil.

Fortunately, all of these concerns are rich. They can hire pupils. This promises to open a new economic field for both males and females between the ages of eighteen and twenty-eight. There may be unions with a regular scale of pay for freshmen, sophomores, juniors and seniors. We are uncertain whether or not a hired student, having gone through one philanthropist's school, should demand a higher price at the next one on the ground of experience.

Letting Loose the Dollar

MONEY is growing easier over the Western World, thanks largely to the enormous liquidation on the New York Stock Exchange in March and April. The Bank of England discount rate is down to four per cent., against six last winter. The Berlin rate is lower. At this writing call money in New York is about two per cent, against six to fifteen per cent. Liquidation in stocks has been the most important factor in bringing this about. One big Wall Street house, especially speculative, which rather boasted of owing sixty millions abroad last fall, is winding up its affairs, having liquidated a line of about a million shares.

Easing money conditions indicate that the railroads will soon be able to borrow what capital they need on ordinary terms. Then they will not have to relieve their feelings by saying that capital was withheld from them because President Roosevelt frightened investors.

We never could see what difference it made whether the President frightened investors or not so long as there was no free capital anyway—as the state of the money market plainly proved. With all his strenuosity the President could scarcely have frightened investors away from British consols; yet during the pinch last winter consols fell to the lowest point in a generation.

We notice with pleasure that the Sante Fe has just brought out a twenty-five-million-dollar bond issue. Mr. Ripley, of this road, thought last winter, when tight money made bonds unsalable, that the President was frightening investors.

Meanwhile the President hasn't grown easier; but the money market has.

There is, however, another factor. The green bug and an untoward spring have impaired the prospects for winter wheat and cotton. Should these important crops be materially reduced, the loss might react in a sensible degree upon the business of the country generally, especially as that has been strained at some points. We should then see clearly that the Roosevelt policies are reprehensible and injurious. On the other hand, if crops are good we expect the President will be more popular than ever in the fall.

Conservatism and Lunacy

MICHIGAN'S Supreme Court has decided that Detroit cannot build street railways because the Constitution forbids the State to engage in works of internal improvement. A little while before the Illinois Supreme Court decided that Chicago could not issue certificates under the Mueller law to buy or build street railways, because that would increase her debt beyond the constitutional limit.

We hear a good deal of very conservative acclaim over these decisions, as being body-blows to wild-eyed, socialistic and un-American experimenting. The departed State fathers are congratulated upon their sagacity in limiting indebtedness and prohibiting works of internal improvement.

About the time the decisions were handed down the City of New York was proposing to spend sixty-four million dollars in building additional subways for local travel. No sagacious State fathers, it seems, had prohibited that. No conservative voice was raised to protest against it. Six years ago the city built the original subway, and leased it for fifty years. This lease proved so immensely profitable that the lessees have already coined a profit of at least fifty million dollars out of it. Surely there is nothing wild-eyed or socialistic or un-American about that.

But the lessees refused to undertake the construction of the additional subways, the cost of which would be borne by the city. The city proposed to lease the new subways to them for only twenty years, instead of fifty. This and other obnoxious restrictions made it exceedingly doubtful that a hundred millions or so of watered securities could be floated on the strength of the new lease.

A proposition that will not hold water—in large quantities, in the form of stocks and bonds—does not appeal to the lessees. The city's provisions in the way of cutting down lessees' profits to a mere ordinary return upon the capital invested by them in equipment, etc., are termed "inconceivable folly" by a valued contemporary of the highest financial proclivities.

It is possible to be so safe and sane that an impartial observer can hardly tell you from a lunatic.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Busse's Luck

THE man who fell into the spoiled, not to say decayed, Hamburg Canal at Buffalo, years ago, and came up with a gold watch he found on the bottom, has held the luck championship against all comers, and, particularly, against all comers who know what the Hamburg Canal was in its palmy days.

His title is void now. He is a mere amateur. His luck might have been good enough, for its kind, to excite admiration and challenge envy, but that was because no real contestant for luck honors had appeared. As soon as a champion of champions entered the lists the Buffalo man was forgotten. Reputation is a curious thing. Of course the Buffalo man had a certain claim to recognition. It is somewhat of a feat to acquire a gold watch to count the hours the authorities detain you outside the city limits after an experience like the Buffalo man's, but, in its last analysis, such work is crude. The real holder of all luck medals, records and belts is Fred A. Busse, Mayor of Chicago.

He fell into a railroad wreck and pulled out his election. Now, in these days of railroading, when many of the men in control of railroads do not know a hand-car from a roundhouse, but are extremely skillful in sawing off bonds on the general public, and do most of their managing between the church that stands at one end of Wall Street and the river that runs at the other, railroad wrecks are not so uncommon as to excite remark. Any person, with reasonable good fortune, who takes a railroad journey, may expect the pleasurable sensation of going off the track with the train he is on at almost any time; or, if that is denied him, certainly to participate as buffer in a rear-end collision. Of course, there are some few who are disappointed. People, constitutionally unfortunate, have gone across the continent, of late, without getting even a rib broken. That was merely an oversight.

Busse, who was a candidate for the Republican nomination for Mayor, and who had affairs carefully arranged so the clamor of the delegates for him could not be stilled, and his spontaneous selection was inevitable, was hurrying home from New York to be surprised by this free and outspoken demand for him. Along near Pittsburg his train turned a somersault, looped the loop madly a couple of times, slid into a river and climbed a few trees. Instantly, the passengers knew they had been wrecked. It was an old story to most of them, and occasioned little excitement, although there are people who never will get used to being tossed out into the night in their pajamas.

Catapulted into a Nomination

WHEN the doctors arrived they gathered up Mr. Busse, among others, and took him to a hospital. The intern discovered, between paragraphs of a discussion of the proper color of an Airedale terrier, that Mr. Busse's opulent bald head resembled a cross-covered cranberry pie, that his eyes were blackened, that his ribs were none too stable and that he had some slight symptoms of house-maid's knee. The news was telegraphed to Chicago. The patriots went on and nominated their candidate, suffering there in Pittsburg, and then some wise man telegraphed to him:

"Stay there. Don't come home." Busse understood. He stayed.

While Busse is a most popular man in Chicago and a man of considerable strength, he being postmaster at the time he was nominated for Mayor, he is not what might be called an orator, even by the wildest flight of imagination. He is troubled with congestion of the language. His record as a publicist is thus summarized: Public addresses, none; private addresses, none; voters' addresses, knows where everybody in Chicago lives; papers written, none; speeches, none; extemporaneous public addresses, none; after-dinner talks, none—a reasonably clear score.

His managers deeply deplored the injuries Mr. Busse had received, but, after it was discovered he might pull through if the court-plaster and arnica did not give out, it was explained to him that every man who espouses a high and holy cause must suffer for the same, and he was told that it would be quite impossible for him to appear in public until after election, owing, entirely, of course, to the injuries he had received in the wreck.

After a large force of skilled surgeons had spent a few days swathing Busse in muslin bandages until he gave a fine imitation of the late Rameses II, he was brought tenderly to Chicago and sent to his apartments. The leader was on the ground, but he couldn't lead in person. While he was extremely anxious to go on the stump and meet his numerous calumniators face to face, while he

felt his clarion voice should be clarioning over the hills and dales of Chicago—especially the dales in the pavements—while there were many questions of vital moment he pined, fairly pined, to discuss, he regretted that his physicians' orders made it imperative he should remain in his room. His managers regretted it, too.

It was a cruel blow to Busse and his followers that Busse could not rage up and down through Chicago, setting fire to the enthusiasm of the people, with his matchless—therefore incandescent—eloquence. There were men he begged to meet face to face in the hustings. But the doctors were inexorable. Each day they put on a few bales more of muslin, and Busse sat, with his leg up on a chair, fuming and fretting over his lost opportunities.

Certain of his opponents demanded he should take the stump. "If he does," they said, "we won't do a thing to him," whatever that may mean. Every effort was made by the staff of physicians to get Mr. Busse in shape to appear on the stump, but the very best they could do, the most their medical skill availed, was to get him out the day after election, the bandages having been removed on election night, after the result was known. Two days after election, so rapid was his recovery, he was downtown in Chicago receiving the congratulations of his many friends over his election and his speedy recovery.

Mr. Busse's election was accomplished by less than thirteen thousand plurality out of considerably more than three hundred thousand votes cast. How much that plurality would have been reduced if Mr. Busse had made a few speeches can only be conjectured. He didn't speak, owing entirely to that railroad accident, and "Busse's luck" is now a household word in Chicago.

Massage with a High-Toned Brick

BUSSE is a large, two-fisted person, who has been in politics for years in Cook County and has held various local and State offices. They started a report about him during the campaign that he once shot a man. This was a cowardly libel of the unscrupulous opposition. What Mr. Busse did on the occasion referred to, his friends and historians indignantly assert, was merely to change the location of several of another gentleman's features with a brick.

Somewhat peevish about faces that do not appeal to him as properly constructed, Mr. Busse massaged this other gentleman's countenance with this imperfect but effective instrument until it conformed to the Busse requirements; and with a consideration of the amenities not usually found in such undertakings, it is claimed for Mr. Busse that he was generous enough to use a fine, high-toned, porcelain-faced brick, and not the ordinary, coarse, red brick of commerce.

His supporters argue that this spirit of anti-mollycoddleism will make him the best Mayor Chicago has had in years, and they may be right. He certainly is starting well, for he has appointed to his cabinet men who are strong and self-reliant, as he is, in most instances. He intends to run the kind of a town the people of Chicago want. Everybody there says the next four years will be unexampled ones, for the traction question is settled, vast sums of money are to be spent for improvements and Busse has no theories to work out, but is a business man with red blood and the determination to do for Chicago what Chicago wants done. He is likely to develop into a good deal of a man.

At the same time, when he comes to pick out his coat-of-arms he should not overlook two crutches crossed, a roll of bandages, courtplaster and arnica and a train sliding merrily off the tracks. Suppose there had been no accident, and six thousand five hundred men who heard him try to make a speech had said "Fudge!" and voted the other way!

Blaine and the Bore

A NOTORIOUS bore came to see James G. Blaine when he was Secretary of State. Mr. Blaine was busy. Still, he was polite. He was extremely sorry his engagements made it impossible to talk to the visitor, but he would be glad to see him next day.

"What time?" asked the bore.

Mr. Blaine made an elaborate consultation of his engagement book. "Come at ten o'clock to-morrow morning," he said; "I shall be glad to see you then. You understand the hour, do you not? Ten o'clock, precisely."

"I shall be there," said the bore.

"Mark you," cautioned Mr. Blaine, "when I say ten o'clock I mean ten o'clock. You must be here on the exact minute. Promptly at ten, then."

"All right," replied the bore, and went away jubilant.

"Blaine," asked William E. Chandler, who was present, "why did you make such a precise appointment with that man? You do not want to see him."

"I know it," replied Blaine, "but I fixed the hour with exactness and impressed it on him so I shall know when to be out."

The Hall of Fame

¶ Governor Hughes, of New York, smokes many black cigars every day and a few at night.

¶ Tams Bixby, who is now all that is left of the Dawes Indian Commission, has a signature that is so full of curlicues it looks as if it were done by a concentric lathe.

¶ Willis J. Abbott, who is managing the literary department of the Bryan boom for 1908 and who is a well-known political writer, is the author of a dozen stories for boys.

¶ Brigadier-General Carr, retired, is the original discoverer of Buffalo Bill. He found Bill working as a wheelwright and promoted him to be a scout in one of the early Western Indian campaigns.

¶ J. S. McDermott, of Chicago, who defeated Representative Wharton, the youngest member of the present House, is a year younger than Wharton was when he came to Washington (twenty-six), and was a messenger boy.

¶ Representative McKinley, of Illinois, and Representative McKinley, of California, are not relatives, nor are they kin to the dead President. McKinley, of Illinois, made so much money consolidating interurban street-car lines in his State that he is bothered to spend his income.

¶ Peter A. Porter, who defeated that old Republican warhorse, James W. Wadsworth, for Congress in the Thirty-fourth New York District, belongs to the Porter family that used to own Niagara Falls—that is, they owned most of the land around the Falls on the American side.

¶ Mr. Justice Moody, of the United States Supreme Court, who has been on the Supreme Bench only a short time, has already formed the judicial habit of walking down Pennsylvania Avenue from the Capitol after the sessions of the Court. He will join those daily promenaders, Justices White and Holmes.

¶ Frank O. Lowden, of Illinois, just elected to Congress to fill out the term of the late Representative Hitt, says he is a farmer. He owns several thousand acres of land, has a fortune of his own, and married the daughter of George Pullman, the sleeping-car magnate, so his hours of labor are short and he does very little plowing.

¶ Vice-President Fairbanks is wearing a wool hat. Explanation: He is looking for delegates from the Southern States to help him along in his campaign for the nomination in 1908. William Randolph Hearst has abandoned his wool hat and is wearing a derby. Explanation: He will not be a candidate for anything for some time.

Good Paint is Life In

Copper Brown

Fashion means civilization. Only civilized peoples have fashions in dress or in paints. For house painting this year, fashion (that is civilization) decrees COPPER BROWN and COPPER VERDE, with or without a third harmonizing color.

Look at the picture, shut your eyes and "try on" this dress for your own house. If you paint or repaint this year, use **Copper Brown** and **Copper Verde.** They are made to look well and last long.

There are two kinds of paint: The kind that is mixed by hand, with a paddle, in a paint pot, and

The kind that is made from selected materials, under expert supervision, by special machinery and sold **in sealed cans only.**

The first kind, commonly called "lead and oil," is the kind your grandfather used in the days when tallow dips illumined the night while the watchman called the hours.

Address **Paint Manufacturers' Associatio**

surance for Buildings

Copper Verde

Paint and Progress are twins. Much paint inevitably means advanced progress. Unprogressive peoples and persons consume little paint. Americans are in the forefront as paint users.

America is the home of Scientifically Prepared Paints—the good, up-to-date kind that comes **in sealed cans only**—the epitome of paint convenience, economy and worth. Up-to-date Americans—those who know—use up-to-date paint.

The second is the Twentieth Century expression in paint of modern progress and achievement.

There are many good reasons why the modern man should use the modern paint—and most of these reasons concern his pocket-book.

All these reasons are pat, pertinent and convincing to a convincible mind. They have been set forth in a neat booklet—**"Prepared vs. Paddled"**—which is yours for the asking.

of the U. S., 636 The Bourse, Philadelphia, Pa.

Quitting the Strenuous Life

Busy Men's Days with Busy Bees

By FORREST CRISSEY

MILLIONS of men who have been drawn in youth from country to city and who have not risen above the great struggling mass of wage and salary earners ask themselves: How may I get back to the soil? How may I exchange the slavery of the shop, the desk or the counter for the comparative freedom of country pursuits and make the change safely? How may I get into some open-air calling that will be less strenuous, that will make life better worth the living as I go along, and at the same time make me independent of the inevitable loss of work that darkens the horizon of the city toiler who has passed the prime of life?

In those who were reared on the farm or in the village, this longing for the country often amounts to a homesickness that nothing but a return to the country will cure. And even the city-born have the hunger, for it is the heritage of those who are of wholesome and friendly sort. That a multitude of those who hear the call of the soil are stopped from following it by fear that the forsaking of the dread routine of their lives will bring disaster I cannot question; they do not know the definite and particular thing to which they may turn their hands and get a start in a small way and without serious risk.

One of the pleasantest vocations leading away from the strenuous life and back to the soil is that of bee-keeping, and it is especially attractive from the fact that it is as open to women as to men

Perhaps the most interesting experience of bee-keeping as a means of escape from the strenuous life is that of Mr. Stoughton Cooley, a resident of a near suburb of Chicago. His experiment is of peculiar significance, because he was not led to the apiary by accident or chance, but as a matter of intelligent selection arising from a profound dissatisfaction with the "deadly grind" of the life of an accountant in a big city office. Then, too, his case has a double interest from the fact that lameness compelled him to eliminate from his choice several callings in which a more robust man would be free to engage. Here is Mr. Cooley's story:

An Escape from the Ledgers

"I was desperately tired of city life and of office service. On the other hand, I loved the freedom of the country. Life was passing very swiftly and I was getting little—very little—out of it beyond the means of living in conditions that were vitally unsatisfying. Time for study, for thought and for writing, and for observing at first hand the wholesome life that springs from the soil, attracted me irresistibly and appeared about the only consideration, outside of my family, which would make life really worth living.

"Out of my loathing for the grind of an accountant's existence (and probably my office environments would rightly be regarded as exceptionally fortunate and agreeable by most desk-men of moderate salaries) and my longing for the liberties of a vocation from which I was not likely to be cast adrift after I had turned the meridian of life, came a strong determination to search for something which was suited to my limitations and which promised ultimately to become a stable means of support. But at the outset I realized that this vocation must be something in which I could feel my way, demonstrating its ability to take care of me when followed exclusively, and also proving my ability to gain a practical, working knowledge of its secrets. All this must be done before resigning my office position. It would, I realized, be nothing less than criminal for me to jeopardize the welfare of my wife and little daughter by taking any step that would involve the suspension of a sure and steady income week by week.

"After the day's work, the family conversation almost invariably turned into a discussion of country pursuits more or less adapted to our purpose. We read somewhat widely, and at last came to the conclusion that, for a person not able to do more than the lightest of physical labor, bee-keeping held altogether the largest hopes for success. This decision once reached, the delights of study along a definite line, and with the purpose of practical application ever in view, claimed evening after evening of the happiest hours I have known.

"We read almost everything we could lay hands on in the literature of bees, from Maeterlinck's entrancing Life of the Bee and Dr. C. C. Miller's delightful and unpretending little volume on Forty Years Among the Bees, to the latest bulletin issued by the Department of Agriculture at Washington. Before we had gone far we became sensible of a confusion regarding the directions for the practical handling of even the elemental problems in an apiary. This conflict of authorities at first baffled and discouraged us and made a clear and certain line of action rather hopeless. But, as we sought with unflagging persistence the right way among the conflicting theories, the mists began to clear away. It should be said, however, that there is recognized need, for the novice, of a plain and simple primer of bee-keeping."

The Marble-Cutter's Swarms

"When spring came I was as full of bee-theory as a hive is of sweets, and the day on which I went to buy my first swarms brought a rush of pleasurable excitement I had not felt for years. In fact, I was almost ashamed of my emotional condition as I sought the house of the Yankee marble-cutter from whom I had decided to buy my initial colonies. And what a surprise awaited me! His home was in a thickly-settled portion of Chicago's congested West Side. His cottage almost touched eaves with those of his neighbors on either side. A narrow sidewalk, however, led the way between buildings, and this I followed to the back door. The little space between the back steps and the rear fence was set thick with bee-hives—the nearest tier being so close to the house that, when the screen door was opened, its edge barely cleared the hive that stood before it. In response to my expressions of astonishment at this condition of things, the old man remarked:

"'Afraid to have the bees so close? Ah, no! They are acquainted with us and have no thought of harming us. The children—I have a house full of them—run and play in the narrow aisles between the hives and are seldom stung. It is only when the stores of surplus honey have been removed, or the bees otherwise disturbed, that there is any danger. Those bee-keepers make a decided mistake who do not keep their bees close enough to the house for the little creatures to maintain an intimate acquaintance with their human neighbors.'

"I determined to start out with four full colonies, and for these, with the hives containing them, delivered at my place, I paid twenty-eight dollars—and felt myself rich by the bargain!

"My reason for starting my experiment with four colonies was that this number would enable me to strike a fair average of results. And to beginners I would say: begin your experiment with not less than three nor more than six colonies. One colony may do splendidly where another fails. If you begin with only one colony and it fails, you become discouraged. If it succeeds you naturally use its achievements as a standard by which to measure the results of the business conducted on a larger scale. No; you must, if you would get the right perspective, have your colonies numerous enough to give you average results. On the other hand, six colonies are about all a beginner can handle to advantage while he is pursuing some other calling as a means of livelihood.

"Of course, I had provided myself with a bee-veil, gloves and a 'smoker'—all at an expense of under two dollars and fifty cents and as soon as the bees arrived, put on my protective regalia, preparatory to placing the colonies in their permanent homes.

"Because I wished to experiment with hives of a different kind from those in which the bees were housed, as I removed the wire screen it became necessary for me to lift the frames of the brood and bees from the old hives into those I had in readiness.

"I expected that, as soon as I removed the wire screen over the hive, I would be covered by an army of bees bent on speedy revenge.

"Really, I was entitled to feel slighted at the indifference which the bees showed me. One after another I lifted out the frames and transferred them to the new hives, the bees clinging in lively brown masses to the brood, but only rarely did a bee so much as fly against my veil. I can't begin to tell you the pleasure we had, from day to day, watching these colonies work, looking inside the hives and seeing in actual operation those wonderful processes about which we had read so much.

"We were, I should tell you, in a suburban village, ten miles from Chicago's courthouse. The best way to describe the village from a bee-keeper's standpoint is to say that it averages about four houses to the block. The vacant lots and highways on the outskirts of the village are grown with an abundance of sweet clover. This insures a reliable honey-crop to the apiaries, for sweet clover, once classed as a weed, but now appreciated for its real worth, grows rankly wherever it gets a start and does not easily die out. Then, too, the lawns and yards contain a fair amount of the familiar white clover.

"My four colonies closed the season with a surplus of four hundred pounds of honey and an increase of two swarms. All of this product was readily sold in the village at an average of fourteen cents a pound. My entire outlay for bees and equipment had not exceeded thirty-five dollars; my income was fifty-six dollars, which allowed me a cash profit of twenty-one dollars. But the practical experience and the increase of my colonies I counted as a gain far greater.

"My apiary at the end of its second year consisted of fifteen colonies and had yielded me seven hundred pounds of honey for the market. This also was sold locally at an average of fourteen cents. The third year of my experience saw my bees increase to twenty-three colonies and yielded me a hundred pounds of comb-honey and an equal amount of extracted honey. This season brought me a new phase of experience which is bound to come to every young bee-keeper who begins on a small scale and gradually expands his apiary as he does his experience. I found that the volume of my production forced me from the ranks of the retailer to that of the wholesaler; I had grown beyond the local market with its inexpensiveness of delivery and its good retail prices and was compelled to send my product to South Water Street, pay the expense of careful packing and shipping, and then content myself with a price that seemed depressingly low in comparison with that which I had previously received To be exact, my extracted honey brought me nine cents a pound, or a total of ninety dollars, and my comb-honey $120, at twelve cents a pound. Although $210 seemed a very gratifying income from my little investment, still I could not wholly reconcile myself to the difference in price that imposed itself upon my enterprise at this point of its development."

The Experiment Succeeds

"With the fourth year I shall close my chronicle. I felt that, until I should resign my position and give my sole energies to the apiary, it would be well to keep the number of colonies down to twenty-five at the most.

"This year brought me one experience that I shall always look back upon with keen delight. One of my colonies that did not swarm started out in the gathering of nectar at a pace that seemed, at the start, to be a spurt which would soon relax. But those little record-breakers held to their gait week after week, and kept me adding super after super until I had to stand on a chair to place each new 'story.' Then I was forced to take down and replace full supers with those containing only the little boxes and their comb 'foundation'—so high did the honeyed structure become.

"This one star colony produced three hundred pounds of comb-honey, fifty

Test Clothes—The Only Way to Get Good Clothes

By A. Frank Taylor.

MOST Clothes *look* Right—
And it's a Rank Suit that doesn't fit Right—At the "Try on"—
But will the Suits that look right and fit right at the "Try On" *wear Right?* Will they Hold their Shape after they're Paid for?
They will *not*, for fully 80 per cent. of all Clothes are improperly cut and tailored.

* * *

Isn't there Some Simple Test that will Infallibly tell a Good Suit of Clothes from a Bad One?
A test that Anybody can Apply?
There certainly is!
"Dope" and Sweat and Press, and Shrink a poorly made coat as much as you can —
There's one thing that will reveal its improper cutting and tailoring—
And that is the Wrinkle or Fullness of Cloth at the back of the Neck just below the Collar—
Have a friend hold the Coat you consider buying by the Shoulders—as in the Illustration
Then press your finger along the Center Seam toward the Collar—
If you see that Wrinkle or Fullness—you had better not buy the Suit
For it has been "doped" by the Hot Flat Iron—and will soon lose its Shape and Fit.
If you don't find that Wrinkle—you can buy the Suit, for it will hold its Shape Permanently.

* * *

This is the Experienced Tailor's Test—until recently a Trade Secret—known only to a Favored Few—
If you apply that test you will find one thing Sure—
That you won't be able to discover that Wrinkle in a "Sincerity" Coat—
For all "Sincerity" Suits are properly Cut and carefully and expensively tailored.
There's no cheap Hot Flat Iron "Dope" in a "Sincerity" Suit
"Sincerity" Suits are put together by experienced Needleworkers who sew the Shape and Fit Permanently into the very Fabric—
And while "Sincerity" Suits cost *more* to make than any other kind—they do *not* Cost more to Buy—not a single dollar—
"Sincerity" Suits will look good and Smart, and Fit well until you want another Cloth design
Look for "Sincerity" Suits at your high class ready-to-wear dealer—see that the label below is in each Suit you buy—
It insures Style, Service and Satisfaction

pounds of extracted, and had left, at the close of the season, a winter's store of seventy pounds. My total product this year was 2700 pounds, about equally divided between comb and extracted honey, and bringing practically the same prices received the previous year—or a total of $293 50

"In view of these results of my experiment, am I not fully warranted in going into bee-keeping on a larger scale—or depending upon it for the main part of my income? I say main part, for any man who has a suburban country place large enough for an apiary conducted on a commercial basis will naturally have ground enough for a garden, for small fruits and perhaps for flowers. The bees help to pollenize the fruits and make them bear more bountifully and the blossoms yield nectar for the hives.

"I would not take hundreds of dollars for the pleasure, the health, the intellectual enrichment that I gained in the hours spent with my bees. If this can be said of a mere experiment—of finding out that bee-keeping is a practical vocation for me to follow—what shall I not be able to say of it when I give it a full instead of a divided service?"

The dean of the bee-keeping fraternity in the United States is Dr. C. C. Miller, of Marengo, Illinois. He is nationally regarded as the foremost authority. Here is his experience, very briefly told in his own words:

"Born in the country, and spending my early days there, I retained a love for country life at least up to the average. Obliged to abandon the medical profession on account of my own health, I drifted easily into city life by reason of the financial advantages. Pleasantly associated with me in the office where I was employed were others with whom, in leisure moments, I talked over the day-dreams so commonly indulged by the average man engaged in a business life in the city: the expectation, after accumulating a pile of somewhat vague dimensions, of getting back into the country to enjoy the simple life. One of us planned a farm with blooded stock, another a quiet little place where the hens would furnish all the fresh eggs for the consumption and support of the family. Such dreams generally yield their greatest enjoyment in the dreaming, never materializing; but in my case a kind Providence apparently ordered that, without waiting for the accumulation of my pile, I should break away to the less artificial, if not always easy, life of the country."

Caught by a Sugar-Barrel

"That stroke of Providence was the capturing by my wife of a runaway swarm of bees, at our country home, which I had never entirely given up. That swarm of bees in a sugar-barrel, with its increase, and with modest additions by purchase, became the centre of my day-dreams—rather of my waking thoughts at night, for, while faithful in the discharge of my duties by day, I looked forward with anticipation to the closing hour, and many a night was spent in planning what should be done with those blessed bees.

"Finally, I concluded that, at whatever sacrifice, I must be where I could study bee-life at close range, and deliberately turned my back upon a salary of $2500 and expenses to accept the position of village schoolmaster at $1200—with bees in the background. Two years later I left the schoolroom, and now, for twenty-seven years, my sole business has been with bees, producing for the most part comb-honey for market, although of late years much of my time has also been spent in writing upon matters connected with bee-keeping. It can hardly be said that during the twenty-seven years I have pursued the even tenor of my way, for the ways of bee-keeping are not very even. In the early years of my experience, one fall I put into winter quarters fifty colonies of bees, and the following spring, when I had hoped to see all my little workers flying in mad glee, forty-eight of the fifty colonies were dead!

"I have known what it was to have the ground covered with clover blossoms, but, for some unknown reason, no nectar in the bloom! And without getting a drop of surplus honey I have been obliged to feed more than a ton of sugar to keep the bees from starving. When hauling bees from an out-apiary I have had the pleasant experience, as the result of a little carelessness in shutting in the bees, of having a hive spring a leak and of being fearfully stung by the vindictive little beings—thankful to escape with the stings only, that I might avoid a general smash-up with a runaway team

"On the other hand, I have had equal successes. Year before last, with a less number of bees than usual—124 colonies—I harvested 18,150 pounds of honey, almost solely with the aid of one assistant, a slender woman, but well skilled in the business. It was a sight worth seeing when those nine tons of honey were piled up ready for market, the snowy-white combs gleaming through the glassed cases!

"One of the delights of bee-keeping is the constant arising of new problems. A new plan of management is thought out or suggested by some other bee-keeper; the plan must be submitted to the bees; they may accept it kindly; they may have none of it! One never knows in advance what their verdict will be. I study these plans and problems now with just as much zest as I did forty years ago.

"If any man has for his chief aim the accumulation of wealth, I advise that he let bees alone. If I had never seen a bee I would most likely have had more money. But I would have been dead long ago! Neither would I have had so good a time while I did live. Since I devoted myself to bees, my life has been one continual vacation of pleasuring, and now in my seventy-fifth year the roses are as sweet, the skies as bright, and all my life is enjoyed with as deep a relish as it was fifty years ago."

A Hundred Pounds per Colony

Averages, like parallels, are very deadly affairs; they often raze our air-castles to the ground and level the structure of our expectations with a merciless hand. But they are very wholesome things to face. Here is a little story of averages in the bee business:

Mr. William Miller, an accountant in one of Chicago's largest banks, once heard the editor of a bee journal tell how bees are successfully kept in small back yards and even on housetops in the city. At once he bought one colony; it prospered and soon increased to nine. "They always averaged me one hundred pounds of comb-honey to the colony," declares Mr. Miller, "and I was able to sell it at fifteen cents a pound." Three years ago this accountant had been taught by his bees that a way of escape from the strenuous life was open to him, and he left his position and went to the State of Washington, where he has been happy and successful in fruit-farming and bee-keeping—a most admirable combination

In fact, one must go into bee-keeping on a large scale if it is made the sole dependence of a family. "With seventy-five to a hundred colonies of bees," adds Mr. Miller, "about two hundred chickens and an acre or so in berries, I can make a good living and more, too."

Naturally, the editor of a journal devoted to bee-keeping has a wide survey of the field. Mr. George W. York, editor of the American Bee Journal, makes the following statement of his outlook upon the whole field of honey-production.

"In many parts of our country there are individual bee-keepers who own a thousand colonies of bees, or even more, and work them in apiaries of a hundred or more colonies, located from three to five miles apart. By thus managing, their annual crops of honey run up into the tons, and even carloads in some instances. A certain bee-keeper in Colorado, in 1904, had a crop of 70,000 pounds of comb-honey from a thousand colonies scattered about in a number of apiaries, which he aimed to visit once a week during the busy summer season. His honey crop netted him probably $6000

"A New York bee-keeper, also in 1904, had over 70,000 pounds of extracted honey from 700 colonies, all in one apiary. This crop netted perhaps $3500.

"In 1903, a Southern California bee-keeper had a total crop of 112,000 pounds of honey, 22,000 of it being comb-honey, and the balance extracted. This very large crop likely netted its producer $6000.

"Many women are prospering at bee-keeping. Much of the work can be done by most women if a man is hired to help for the heavier work.

"It would appear that the great value of honey as a food is just beginning to be appreciated. The fact is that among all the foods daily consumed by man there is practically not one that compares in real value with pure honey. Being predigested, it is suitable to the weakest stomach, and at the same time is a wonderful sustainer of strength."

Where's the Imitation Honey

"Some people do not seem to know just where they can procure honey in its purity. But the fact is, there is but little impure honey in the open markets of to-day. Every pound of comb-honey offered for sale is absolutely the product of bees. It is true that a certain statement has been going the rounds of the press, for nearly twenty-five years, to the effect that comb-honey is made by machinery; but there remains unclaimed a standing offer of a thousand dollars in cash to the person who will furnish proof that there is just one pound of this spurious honey. Honey has never been made except by honey-bees, and probably never will be.

"In March of this year there was organized, in Chicago, The Honey-Producers League, which can scarcely fail greatly to extend the honey-market. One of its objects is that of urging, through advertising, a more general use of honey. It is really surprising in how many kitchen-recipes honey may be used instead of sugar or syrups—and always to the improvement of the resultant product. This is especially apparent in preserving fruit, in cake and cooky baking, and in making brown bread. Wherever honey is thus employed its influence seems to be that of retaining moisture, as well as contributing an improved flavor. There is no doubt in my mind that the demand for honey will, for many years to come, outstrip the increase in its production. Honey-making is a growing business with growing opportunities of profit."

A Step on the Road

FOR two years we had lived in this small Western town, earning our little and vainly striving to spend a little less. We lived inside our income, but, unfortunately, that was all. We were not extravagant nor addicted to ostentation, but, somehow, our savings never got beyond mere figures.

Then we stopped. We did some figuring in earnest. The result was we gave up the little five-room cottage that cost us fifteen dollars a month, which light and water rentals had increased to eighteen. Then we bought a lot. It was in a newly-cleared addition, and cost us two hundred and fifty dollars.

We didn't have the two hundred and fifty, but we borrowed one hundred dollars for the payment down and agreed to pay the remainder in monthly installments of fifteen dollars—just our former rent. But we weren't cave-dwellers, and couldn't live in the stump-holes, of which there were an abundance.

So we borrowed another one hundred and fifty dollars at eight per cent. With this hundred and fifty dollars we built our house. The finishing touches, as the casements and pantry shelves, we put in ourselves, evenings, after we moved in.

The house is 14 by 20 feet and is divided into three rooms. The kitchen and bedroom are each 7 by 8 feet, and there is also a small pantry and closet. This leaves a room 12 by 12 feet for our combination living-dining-room, with a three-by-six-foot alcove, which forms our library. A loft above holds our surplus furniture, trunks, etc. The front room is papered with gray felt paper, the other rooms unfinished (houses in this country are seldom plastered).

Now for our savings. Just eighteen dollars a month, you say! Well, of course, our water rental is the same, so that narrows it down to sixteen-fifty. We burn oil for lights, and that comes out of our grocery allowance without being noticed. But, first, we found our big heater too much, so we exchanged for a smaller one. Then, except on very cold days, the kitchen stove heats the whole house. Thus our fuel bill was cut in half.

The outcome is that, with the year not quite gone, although we have lived just as comfortably and just as well, have spent just as much, have taken the same papers and magazines, have in no way scrimped ourselves, we have paid for our lot, this house, and have two hundred dollars in the bank toward a "real house." —*L. D.*

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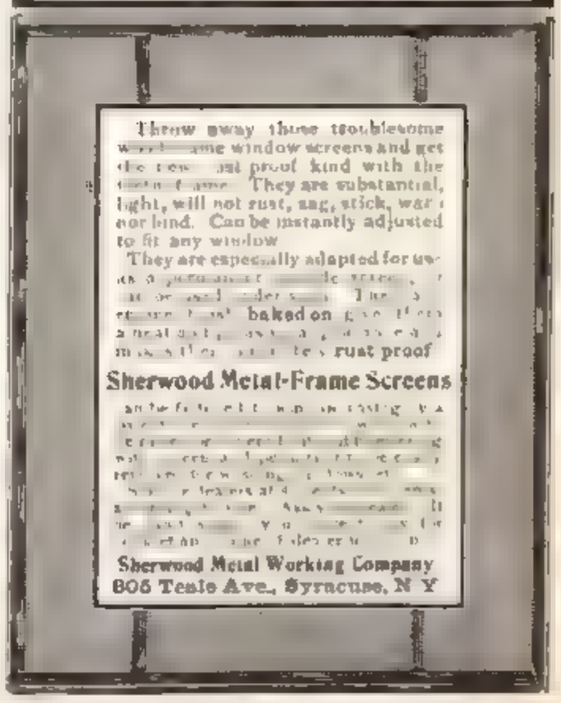

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HOW TO GET FIT

Temperance, Out-of-Door Life and Reasonable Exercise All the Business Man Needs

By MIKE MURPHY

(Trainer at the University of Pennsylvania and Former Trainer at Yale)

HOW to get fit—that is, how to put one's self in the best mental and bodily condition—to do the most work with the least nervous and physical strain, and to get the fullest enjoyment out of diversions, is something every man, young and old, especially the business man who does much of his work indoors, wants to know. And the prescription is simple enough. I have directed the physical training of a good many thousand young men, and in every case I have started them off by making them obey two rules, and two rules only:

First, be temperate.

Second, stay out-of-doors as much as you can. If the American business man, young or old, will only do these two things and take reasonable physical exercise, he will soon get fit, and will stay fit to the end.

By temperance I do not mean teetotalism. I mean a reasonable use of anything and everything that is fit to eat and drink and which the appetite craves. I mean a reasonable amount of sleep, a reasonable amount of exercise and a reasonable amount of work and diversion. In fact, I would urge temperance in eating above everything else. More people probably die from the results of excessive eating than from excessive drinking; and clean living and plain food will do more for the body than anything else.

Living out-of-doors is only secondary in importance to temperance. Americans have gradually been coming to see this, but we have still a good deal to learn. Two hours walking in the fresh air will do more for a man than twice that time spent in exercise in the gymnasium. And by out-of-doors I do not mean necessarily the Adirondacks, Maine, the seashore or the plains and mountains of the West, though a week or so of actual roughing it, other things being equal, is probably the most healthful sort of life. But it is not enough to get out-of-doors during one's vacation. Some part of every day should be given over to exercise in the open air. The busiest man should take the time to walk at least part of the way to and from his office every fair morning and evening; and most men can and should supplement this out-of-door exercise on Saturday afternoons, or in other spare hours, with a game of golf or tennis, or with riding or rowing.

Regular Exercise is Necessary

I would like to see the time when all, young and old, would have to take some sort of physical drill daily. The hard, cold facts of modern life and the struggle for existence make this impossible. Besides, most people must be enticed into the thing. It must be made interesting for them. There are so many ways of getting easy, life-giving exercise that every one should be able to find some form of it that will stimulate and bring a healthy tingle to the body and a feeling of lightness and power to the mind, and at the same time attract them.

Exercise should be strenuous enough to bring a healthy glow to the body. Those who are young and who have nothing the matter, functionally, with heart or lungs, need not fear exercising until perspiration sets in. A healthy sweat is no sign of over-exertion. After years of experience with men in all sorts of athletic competition, I have yet to meet one whose heart or lungs were injured by proper exercise. On the contrary, I have seen many young fellows come to college, unformed and undeveloped, a fit prey for tuberculosis or almost any other disease, and who have left college at graduation strong and healthy as a result of athletic exercise regularly taken. The talk we hear of heart trouble among athletes is really in large part a bugaboo invented by doctors who have never come in close contact with athletes while in competition. Exercise that is so sluggish it does not stir the blood is no good. Making allowance for age and physique, the average man's exercise should be sufficiently active, at least, to bring a healthy glow to the surface of the body. After this exercise should come a bath; then the body is fortified for another day.

These general rules should be followed by every one. But, to become more specific, if a man of average physique were given over to me to get into good shape, I would amplify the program somewhat as follows, it being understood that, in actual training, each individual must be treated separately and for particular conditions.

A Plan for Muscle-Building

I would first examine him to see whether there was any defect in his physical development or any weakness in his heart or lungs or stomach. These being found normal, I would first have him do some easy running, followed by work with chest-weights, and finished off by a shower-bath or swim and a rubdown.

During the first few weeks I would study him, noting his good and his bad points. I would also try to interest him in some special form of athletic exercise.

Suppose, for instance, he showed especial interest in high jumping. After getting him into fair shape generally I would start him at high jumping, fixing the bar at a moderate elevation, and make this the backbone of his exercise. I would still have him do a little running, gymnasium exercise and swimming. W. Byrd Page, the present holder of the college high-jump record, was developed in just this way. He was rather sickly when young. Thinking that he could overcome his physical disabilities, he began exercising and, becoming interested in high jumping, he took it up systematically.

Some of our foremost athletes have been developed from the most unpromising material. Stephen Chase entered Dartmouth in the early nineties. He was a tall, raw-boned New Englander, as awkward as a big Newfoundland puppy. He reported to the trainer as a candidate for hurdling. The trainer, when he saw him stripped, looked at him in pity. He could hardly jump a three-foot-six hurdle. But all through the fall and all through the winter Chase came out regularly. The trainer paid little attention to him, though Chase was always asking questions about form in hurdling. In the spring, at first, he was beaten by everybody; but, after that, he improved rapidly and made a place on the team that was to meet Amherst College. Here he surprised everybody by winning the high hurdle in fairly good time. The next week he won the New England Intercollegiate high-hurdle championship. Chase kept at it and gradually developed speed, until in 1895, by defeating Godfrey Shaw, the great English hurdler, and, making a record of 15 2-5 seconds, he was recognized as the very best hurdler that had yet appeared.

Many persons think that muscular development alone shows condition and training. This is not so. Some of our best athletes have been men of but normal muscular development. Dr. Charles Wharton, Penn's great guard, was a distinct contrast to his running mate, Wiley Woodruff. The latter was built like a Samson, with a wonderful muscular development. But Wharton's muscles could hardly be noticed. He seemed slenderly built, yet in action there was little to choose between the Sandow-muscled Woodruff and the apparently undeveloped Wharton.

Tewksbury, Penn's wonderful sprinter, was another man of no remarkable muscularity. He was tall and slender and was discovered by accident. Having come down to Franklin Field to watch the boys exercising, he began to fool around with another student trying various feats. They tried high-jumping, and there was so much natural spring in the tall, lanky boy that I asked him to come out and try for the track-team. He did so, and it was not very long before I saw that, with a little training and development, he would be a great sprinter. His case is similar to that of thousands of others who think that they have no ability. Often the ability is there without much muscular development.

It is a comparatively easy task to get the man of ordinary physique into good physical condition. Only regular work is necessary.

But if one is given a thin person to look after it is necessary to go about things rather differently. I would still start him running, but running very easily. Time and again in training teams I have noticed that, whereas one man loses weight when training, another gains.

A thin man should gain, as he practically has nothing to lose, and so, for a thin man, I would prescribe some sort of field exercise such as tennis or golf or horseback-riding, or, possibly, easy gymnastics indoors, according to the weather and his inclinations. Were it necessary to have him under my own eye I would get him interested in some sport in which running was not the most prominent part, and watch him carefully to see that he did not overdo it.

Such a man should not bathe too frequently. With thin men it often happens that, though they do not gain much weight, they get much stronger and more wiry. All thin persons should take especial care of their stomachs, as with them in the stomach most frequently lies weakness.

I have often had fat men come to me for treatment, and I have always found that a good period of strenuous exercise would reduce their flesh materially and make new men out of them. It is sometimes impossible to start fat men in running, as they cannot stand it. They should then get on a couple of sweaters and walk until a profuse perspiration sets in. After coming in, some work on the chest-weights or with Indian clubs or freehand exercises should be taken. This will keep the perspiration going. Then a good shower-bath or swim and a vigorous rubdown, and the fat man will leave the training quarters, figuratively and literally, lighter of heart than when he entered. Ten days or two weeks of this will put a fat man into pretty fair shape; and then he should be given, four or five times a week, short, easy runs, some handball or tennis or racquets, putting the shot, or vigorous but not too violent exercises. In a little while the fat man will get down to weight and will feel like another man.

Every one after thirty should have some superfluous flesh, this being a natural condition. But he should not let the fat accumulate and become a burden to him. When he first notices this tendency he should begin exercising in some form or other, and he will find that but very little work will keep him in excellent shape. The fat man should also be careful about his eating, cut it down some, and also cut out some of the more fattening foods.

The Man Past Middle Age

The man past middle age should go carefully about his exercise. If he has neglected this important matter before and is in poor shape, he should confine himself to walks and to easy freehand movements. No definite line of work can be laid out for such a man; for this will depend upon his previous life and present condition. In general, the exercise should be very easy, and care at all times should be taken that no great strain be put on heart and lungs. The old adage, "A man is as old as he feels; a woman as old as she looks," is very nearly true as far as the man is concerned; for a man's real state of physical feelings is not easily concealed. My advice for old men is, *go slow*. Be sure you do not overdo it.

In a nutshell, it is the duty of every one to keep himself fit and ready for his work, and this can be accomplished readily by taking exercise regularly that is not difficult and should not be distasteful. But it should be exercise always sufficiently active to change bodily conditions. The existence of many clubs which are devoted to athletic exercise of one sort or other, and the great popular interest in sport, prove that Americans more and more are realizing the need of giving some of their spare time to outdoor recreation.

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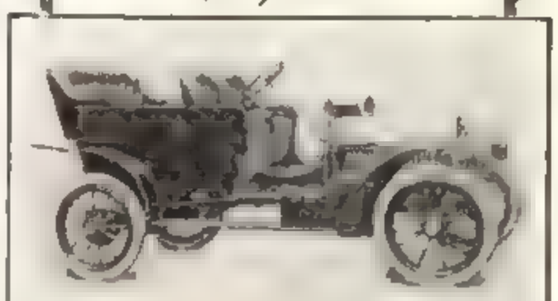

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THE RECOGNIZED STANDARD
The name is stamped on every loop—

The Velvet Grip
CUSHION BUTTON CLASP

LIES FLAT TO THE LEG—NEVER SLIPS, TEARS NOR UNFASTENS

Lisle 50c., Cotton 25c. Sent on receipt of price.

GEO. FROST CO., Makers
Boston, Mass., U. S. A.

ALWAYS EASY

Summer Shirt-Waists $1.00

The waists we are offering this season are particularly [illegible] woman's wardrobe and our [illegible] within the reach of the most [illegible]

Waist No. K 561
"Marie Antoinette"
Model

Simplicity distinguishes this dainty [illegible] LAWN WAIST. [illegible]

This Marie Antoinette Waist, $1.00
Postage 10 cents

$1.00 Postage 10c.

[illegible] Money Order, Express Money Order, Registered Letter. Do not send stamps. [illegible]

If you are not satisfied, you may return the waist and we will refund your money.

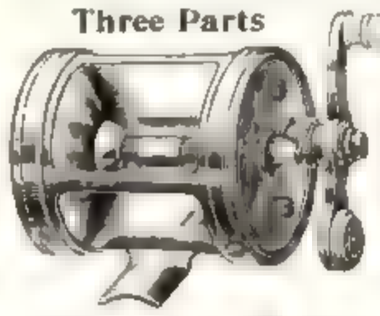
Our Catalogue Illustrates and Describes:

Suspender Suits,	$5.00 to $15
Tailored Suits,	$7.50 to $25
Shirt-Waist Suits,	$6.00 to $20
Silk Suits,	$9.75 to $20
Jumper Suits,	$6.00 to $20
Skirts,	$3.50 to $15
Jackets	$6.00 to $20
Rain Coats,	$8.75 to $18
Shirt-Waists,	98 cents to $4.98
Muslin Underwear,	24 cents to $3.98
Wash Dresses,	$2.25 to $8.98
Black Silk Coats,	$4.98 to $14.75

Write to-day for our Catalogue of Summer Styles and Samples of materials, sent FREE by return mail

National Cloak & Suit Co.
214 West 24th St., New York City
Largest Ladies' Outfitting Establishment in the World

Three Parts



Small in size, great in capacity 80 yards

The "TRI-PART"

is the reel wonder of this age. Its mechanism is so perfect. Its parts are interchangeable. For instance, take two "Tri-Part" reels and change half the parts, the reels will work as free as ever. Do it with any other, and see the result. We stand behind all our reels and will make repairs (if any) free. No other maker will. Very smooth running. Noiseless. Lightest for capacity—greatest capacity for size. No bait-casting reel equals it for the price, $3.50. All dealers. Our booklet gives valuable information—FREE.

A. F. MEISSELBACH & BRO.
64 Prospect Street Newark, N. J.

Vudor Chair Hammock

A combination of hammock and easy chair, with the most comfortable features of both. You can adjust it in a few seconds to any angle desired to give the completest relaxation to every tired nerve and muscle.

Strong and durable in construction. Will support the heaviest person safely.

For the Porch

Can be put up in a few minutes, and may be hung on the wall, out of the way, when not in use. The children take delight in it as well as the grown-ups, and it may be hung but a few inches from the floor so there is no danger of a fall.

$3.50 *Sent on receipt of price at the nearest agency or direct. Express prepaid. Write for F.P.P. Booklet*

Hough Shade Corporation
100 Mickey Blvd., Janesville, Wis.

Four Hundred Toast Book

A gem of brilliants. Agents wanted. Postpaid 25c. Leather 50c. Comic Publishing Co., Columbus, O.

Getting On in the World

Steps and Missteps on the Road to Fortune

Ads. on Milk-Bottle Caps

THE B. & H. Creamery Company of our city supplies three thousand five hundred customers with milk daily. The milk is delivered in glass bottles which are sealed by inserting a round cardboard cap two inches in diameter within the mouth of each bottle. The caps are discarded by the customers when the bottles are opened for use, so that three thousand five hundred new caps are required by the company each day. As an employee of the company I superintend the bottling and delivery of all the milk. This position afforded me an opportunity to carry out an idea I had conceived of using the cardboard caps for advertising purposes.

I made known my plan to the manager of our company and offered to furnish the company with caps free of charge if he would allow me to print advertising matter on that side of the cap exposed in the mouth of the bottle. He accepted my proposition, with the understanding that I should see to it that all caps were inserted right side up so that printer's ink should not come in contact with the milk.

I then solicited advertising at noon and after work-hours. Advertisers were easily convinced as to the value of the advertising proposed. The clever ads. that are carried into three thousand homes each day never fail to catch the eye of the housewife as she unseals the bottle for use. My plan has been liberally patronized, especially by those advertisers who depend largely on the patronage of women.

I receive one dollar per thousand for advertising caps. The twenty-five thousand caps per week used by the company bring me twenty-five dollars from the advertiser. I pay ten dollars per week for caps and printing, leaving me a net profit of fifteen dollars a week—an income equal to the pay I receive from the company.

—*H. C. L.*

How Failure Brought Success

I HAD made some money as a caterer, and in line with this sought a good location to open a first-class restaurant.

I soon found the location I desired and expended some fifteen hundred dollars in fittings, and opened to a good trade. I had the reputation of being a good buyer and set my prices at a figure that ought to have given me a good profit, and my increasing trade looked well for a success.

But there was a leak somewhere, and, try as I would, it was impossible to find it. The result was that, after holding on for two years, I was forced to make a settlement which left me with two years wasted and all my capital gone.

I had located the leak between the kitchen and dining-room, but found no remedy without increasing my expenses and getting another high-priced man, and even that plan would be only an experiment.

I had no great difficulty in effecting a legal settlement with my creditors, as I held back nothing, and stated that I should still feel a moral responsibility, if I ever could, to pay them all in full.

The day the last papers were signed, suddenly the thought came to me that, while my remedy looked worse than the disease in my case, might it not apply successfully in the high-priced hotels where there must be the same leak I had had, but covered by very much higher prices?

I spent the rest of the day putting a plan into shape that covered every point I desired, then sought an interview with the most successful hotel man in our city.

As briefly as I could I stated my errand. His reply was: "Don't you think it a little presuming that you who have not been a success at running a restaurant, should tell me how to run my hotel?"

I was prepared for this or worse, and explained to him that it was that very failure that had caused me to study out the remedy, only when it was too late in my own case, and I asked his permission to show my papers and explain my plan. The result was I answered all questions and called upon him the next morning at his request, when a company was formed with me as manager at a good salary and a fat share of the profits.

Most of the large hotels in the United States you will find now use this system, which requires the services of an inspector at the entrance to the kitchen, who takes the order from the waiter, making out the check and two manifold copies, while the waiter goes to the delivery window. The waiter returns his tray for inspection and to have the items checked, and then takes check and the food to the customer. The original check goes to the cashier with the pay, and his account at the end of the day should balance that shown by the inspector's duplicates.

My profits were such that I paid all my creditors in full at the end of the first year.

—*D. I. C. K.*

Red Line Boys Hustle

THE only messenger service in this city of sixty thousand was given by the two telegraph companies. I had telephoned to both companies for a boy. Both told me they would send one immediately. I had waited twenty minutes and was only three squares from their offices. The thought struck me, "Why wouldn't an independent messenger service pay?" The more I pondered over the matter the better the idea seemed to me.

After deliberation I rented a centrally-located but not expensive office, and advertised for boys acquainted with the city. I selected the most intelligent applicants, put red caps and red coats on them, and inaugurated the Red Line Messenger Service. I put out red signs, and all my advertising carried out the red color scheme. The boys worked on a percentage. I advertised, "Red Line boys hustle. They have to, for they work on a commission."

If, when I got a call, I did not have a boy in the office, I told the patron so.

Time has shown people appreciate a service upon which they can depend. I found good service could be rendered at a cheaper rate than had been charged in the city, so I lowered the rate. Besides the message and parcel delivery service, I contracted for the delivery of circulars and packages.

Six months ago I added an employment bureau. It has paid well. I contemplate starting a rent list, as I believe my boys will prove a valuable aid in a department of this kind.

I have ever been careful in my treatment of the boys, so they will have an interest in the work.

Each month has shown an increase in business, and I am now making about one hundred dollars a month. Before I was working for half that amount.

—*A. L. J.*

Rents Her Sewing-Machine

I WAS in a strange city and needed extra money. Baby could not yet walk, so it was hard for me to try anything that took me from home. Husband was away all day, so I had my time—about all I could say I had, for I had never learned dressmaking or any of the things women do at home.

One day I happened to hear a tourist say she "would give anything for the use of a sewing-machine that afternoon." That set me to thinking. There were many tourists in the city all the time, and, perhaps, many other women who did not own machines or care to rent by the month.

I had no machine, but rented a good one for a month and inserted the following ad. in an evening paper:

> Ladies having no machines or desiring help about family sewing, mending, altering, etc., should call on Mrs. Jones.
>
> Prices as follows:
>
> Use of machine 1 hour 10c.
> " " 8 hours one day 25c.
> I stitch for you 1 hour 25c.
> Help you 8 hours in one day $1.25.
> Bring your children.
> 21 Hanover St.

From the first I have had customers, and am easily paying for my own machine, besides getting some experience in sewing. Ladies usually sew right with me.

—*Jane.*

If you haven't smoked our PORTO RICAN CIGARS there's a pleasant surprise in store for you.

LA TUNITA Panetelas Box of 50, $2.00

Price List of other brands free on request. Send for it

We invite your order for a trial box of 50 La Tunita Panetelas, price $2.00 (express charges prepaid) as a fine example of Porto Rican cigars. If the cigars do not suit your taste, or for any other reason are unsatisfactory, we gladly take them back. The experiment will not cost you a single penny. **We make this contract with you at the start.**

Unsolicited orders by mail for our cigars are received in such large volume from smokers in cities where we do not operate stores, that we maintain a Mail Order Service to take care of these customers. No matter where you live you are thus assured the same cigars and the same prices that have popularized our stores in all the large cities.

For the first time we are advertising Porto Rican cigars with the assurance that we can fill every order. Until now we could not get them fast enough to supply our hundreds of stores throughout the country.

Our Porto Rican cigars are recommended to smokers for these reasons:

1. They are **imported duty free** from Porto Rico.

2. They are a product of modern factories established since Porto Rico came into possession of the United States.

3. They are made by native workmen, hundreds of whom were employed in the Havana factories, before the Spanish-American war.

4. They are made of the purest, cleanest, and most fragrant tobacco grown on the inland plantations of the island.

Our Porto Rican cigars are therefore unhesitatingly recommended on account of their distinctive quality, fine workmanship and uniform character.

LA TUNITA Panetelas—Box of 50, $2.00, express charges prepaid. Send check, money order, postal order or currency with order, on the understanding that IF FOR ANY REASON the cigars are not perfectly satisfactory after smoking five or six, they may be returned to us "charges collect," and your remittance will be refunded.

LA TUNITAS are also made in these sizes and shapes [illegible]: Princessas size, box of 50, $2.00; Panetela size, box of 50, $2.00; Grandeur size, box of 25, $1.00

In ordering, state whether cigars mild, medium or dark are preferred.

GIGARS UNITED

UNITED CIGAR STORES COMPANY
Mail Order Service
50 W. 18th St., New York

HEALTH MERRY GO ROUND

[illegible] enjoy and want one—three-year-old can run it [illegible] rotary seats.

Healthful Outdoor Sport—like rowing—for boys and girls, developing lungs, straightening backs, strengthening limbs. Keeps children at home and off dusty streets and sidewalks. Endorsed by physicians and parents.

Full toned organ with every outfit, begins playing when Merry Go Round starts. Plays any tune.

Health Merry Go Round Co., Dept. 17 Quincy, Ill.

Own a Home!

No matter where you live in the United States, we will build or buy you a home, and you can pay for it in monthly payments which will average about the same as you now pay for rent.

Our plan is original and thoroughly established and will appeal to every rent payer.

Since it has been in operation it has proved a splendid success.

The plan is fully explained in our free booklet, which every rent payer should send for.

SECURITY BUILDING CO., The Originators
1006 Insurance Building, Rochester, N. Y.

Advantageous Banking By Mail

The comfort of depositing in a bank where one knows positively that his money is safe and available at all times, while earning

4 Per Cent Interest

outweighs all other considerations. Our free booklet "A" clearly sets forth the advantages of depositing by mail in this strong bank, wherever you live.

The Cleveland Trust Company

(Savings Bank

Capital $2,500,000.00 Cleveland, Ohio Surplus $2,500,000.00

70,000 Depositors.

Cash Profits Pile Quickly Get Started NOW

Let me tell you the name of this man and many others who are making from $10 to $25 a day and upwards, making these Miracle Concrete Pipe on my Miracle Pipe Molds. Write me today. I'll answer you personally, and make you a special proposition if you will ACT NOW where you live. No experience is necessary. It won't cost you a cent to investigate. Free Book Explains

Miracle Concrete Pipe

—O U MIRACLE—

Don't miss this. Write for FREE BOOK.

PATENTS SECURED OR FEE RETURNED.

GUIDE BOOK and WHAT TO INVENT sent free. ONE MILLION DOLLARS offered for one invention. $16,000 profits secured by an advertised free in World's Progress; sample free.

EVANS, WILKENS & CO., Washington, D. C.

BEFORE GOING TO WASHINGTON IDAHO OR OREGON

LEWISTON-CLARKSTON

Mild climate, superb scenery, fine hunting and fishing, rich farms, orchards, gardens, immense yields of grains, grasses, apples, peaches, grapes, melons, berries, livestock, dairying, poultry, etc. Head of ocean navigation from Pacific Ocean. Manufacturing and jobbing. Investment opportunities. Good schools and churches. Write for free information.

—LEWISTON-CLARKSTON BUREAU, Lewiston, Idaho

YOUR SAVINGS

The Organization of Modern Investment

MODERN investment has become a science, like farming. Both of these activities were disorganized for years, yet both meant much to the whole mass of the people. Now the soil has been conquered and the element of uncertainty in crop production largely removed. Likewise a careful, conservative business method of reaching and employing the people's savings so they will yield a safe investment, and taking the whole matter out of the field of speculation, has been developed.

People have always wanted to invest their savings so that they will earn more money, and the problem of how to do this has been a very hard one. In the old days, when a man or woman wanted to invest money, they had to go to the local banker. Before they could even get advice, for which they frequently had to pay, they were required to have some credentials.

They invested their money, for the most part, in real estate or mortgages of various kinds. Few securities were available, and they were often of the "wildcat" variety. The whole method was slow, expensive and unwieldy. Besides, the opportunity for investment was not as great as now. Our cities, towns and communities generally did not need as many mills, public service corporations or railroads as to-day. The railroads, whose securities formed, in those days, the large part of the opportunity for investment, were not as prosperous as they are at present. Many were nearly bankrupt, or in the hands of receivers.

But, as the country's resources were developed, and as its industry and commerce expanded, the people's wealth grew. There came a wider demand for proper, safe and accessible investment facilities. The present highly-organized investment machinery is really the result of the country's phenomenal growth, for, as the railroads and corporations needed money for development to meet the growing demands upon them, they had to borrow; and by borrowing they enabled the people to lend and thereby make money by lending.

No matter if you live in a small town in Kansas, or in a clearing in Oregon, or on a plantation down South, you are able to-day to share in the opportunity for safe and well-organized investment. Just as the rural free delivery has brought the daily newspaper, with the fresh news of the world and its markets, to the very door of the farmer, so has the organization of modern investment brought its advantages to the homes of the people.

Making Safe Investment Possible

You have seen that investment means putting your money out to work where it will yield the safest and largest possible return. The problem therefore is to find these places. Modern investment organization has found many of the places and put them within easy reach of the people.

Since New York is the financial heart of the country it is natural that this work should have begun and been developed there. You will find "bond and investment" houses, often with branches in many of the other large cities, that make a business of seeking, developing and selling safe investments to people who have small or large amounts of money to invest. They are like department stores. Instead of carrying household goods or clothing, they carry bonds and other securities. The method by which these bonds are secured and sold forms a large part of the machinery of investment organization.

If any kind of firm wants to do business, it must first have something to sell. Therefore, if the investment houses sell bonds, the first question is, how do they get them? Let us take a typical case that will illustrate the general method.

Suppose a street-railway company in a large Western city wants to borrow five hundred thousand dollars to improve its system. Under ordinary circumstances an individual who wants to borrow would give a mortgage on something. Therefore, the street-railway company does the same thing. It issues bonds, which are simply small mortgages. But the company does not undertake to sell the bonds. It gets in touch with one of the large bond and investment houses in the East. A street-railway company is a public-service corporation, and if it traverses a populous and prosperous community, its bonds are usually very desirable securities. Hence the bond house is interested.

Now, the bond house with which this street-car company gets in touch does what any other careful, conservative business concern would do. In this particular case it would send engineers to test the physical condition of the road—that is, find out in what shape the tracks, cars, power-houses were. But this would be just the beginning of the investigation. It would have its own lawyers investigate the titles to the land owned by the company, the rights-of-way and the franchises, for all of these enter largely into the prosperity of the property. Franchises especially require to be carefully looked after, for it is important they should extend beyond the life of the bond. In short, every bit of security that the company or property has is tested.

The same line of careful inquiry would be observed in any other kind of property. If it happened to be a coal mine the bond house would send geologists to make investigation and analyses; if it were an industrial corporation there would be a test of the plant and its earning and producing capacity; if it were a railroad experts would be sent up and down the line. So, for every emergency the investment house would first make careful, exhaustive investigation.

Enter the Underwriters

When it is assured, after its investigation, that the property is good and the security ample, the house will underwrite, as the term goes, the bond issue. This means that it will buy the bonds and then undertake to sell them, in turn, to investors and other kinds of buyers. Sometimes one house "underwrites" a whole bond issue; sometimes several bond houses form a buying syndicate in which each is a participating member.

In the cases of issues of short-term notes which involve sums ranging from five million dollars to thirty million dollars, the whole issue is frequently taken by one of the great private banking firms like J. P. Morgan & Co., Kuhn, Loeb & Co., or Speyer & Co. These bankers then sell the notes to the bond and investment houses.

How does the bond house get its profit? Simply in this way: when it underwrites an issue, it buys the bond at a price lower than the price the investor pays. The difference between these prices pays the cost of conducting the business and leaves a profit. It has been the aim of all reputable bond houses to sell its bonds to investors at a price that would give the buyer the advantage of an increase in the value of the bond.

Having secured a line of good bonds the task is to reach the investor. It is in this step that modern investment organization has reached its highest and most useful development.

Formerly the investor sought the investment: now the investment seeks the investor. Every large investment has its own method of selling, but all have the same object—to reach the buyer. In this respect the comparison with the ordinary commercial house continues, for nearly all the bond houses have salesmen who literally go out on the road. They sell wholesale and retail, but they deal, to use a commercial phrase, "direct with the consumer." They may sell twenty bonds or one bond to a customer. They go to banks and they go to homes. Thus they bring investment to the doors of the people.

The usual plan is this: The salesman who goes to a small town looks up the bank president or cashier and gets from him a list of names of the people in the vicinity who are likely to have money to invest. Often they are farmers. The salesman drives out to the farm or the homestead and sees the man himself.

In the old days the only salesmen of "securities" who came to the farmer were the crooks who were trying to sell "gold bricks."

Knauth, Nachod & Kühne Bankers

15 WILLIAM STREET, NEW YORK

Investment Securities

Letters of Credit and **Travelers' Checks**

Available Everywhere

Obtainable either direct from us or through BANKS and BANKERS throughout the United States and Canada

Booklet No. 37, "Funds for Travelers," mailed upon application

School Bonds Netting 5%

200 — $500 Hot Springs, Arkansas, 5% School Bonds
125 — $1000 Harrison County, Iowa, 6% Drain Bonds
130 — $500 Bates County, Missouri, 6% Drain Bonds

At Attractive Prices

Numerous other Iowa, Missouri and Southern School, Municipal, County Drain Bonds netting unusual interest.

Securities of this character combine all the elements of safety with good interest returns, and are free from speculative or market conditions. A class of investment (payable out of taxation) desired by the most conservative element of the investing public.

Send for our offerings and convenient references.

All of our customers are satisfied — East, West, North and South. We sell bonds by mail daily to a discerning and intelligent public. *Why not to you also?*

(Many Banks sell our securities in their locality)

William R. Compton Bond & Mortgage Company
8 Wardell Building, Macon, Missouri

BANKING BY MAIL

4% ON SAVINGS

Money deposited with this large, safe bank at four per cent. interest, compounded twice a year, will double itself in about seventeen years. If your savings are earning less than four per cent., it will profit you to write for our free booklet "M" today.

THE CITIZENS SAVINGS & TRUST CO
CLEVELAND, OHIO.

Buy Lots, at Liberty Heights and Flatbush Park,

This guaranteed. Bank references. Maps and Booklets from BASTRESS, VOUGHT & CO., 350 Fulton St., Brooklyn, N. Y.

6% CERTIFICATES of DEPOSIT

Sound, conservative banking has been conducted by this Company for more than twenty years. Send for free booklet "C"
Capital and Surplus $300,000.00

SALT LAKE SECURITY & TRUST CO.
SALT LAKE CITY

To-day, if the farmer wants to buy a bond (the salesmen never carry the actual bonds) the order is telegraphed to the house and the bond may be sent to the local bank so that the customer may have the satisfaction of having its authenticity passed on by the banker.

Every big bond house has its staff of bond salesmen who are keen, alert and intelligent young men. They have their regular customers whom they keep supplied with good bonds. When these investments mature, they reinvest their customers' money. These salesmen are students of the bond markets and are able to give their customers good advice. All of these salesmen do not go out of town. Some remain in New York and visit the banks, especially the savings-banks, which buy large quantities of bonds.

Every bond house issues comprehensive booklets and circulars with full descriptions of the bonds they sell, and ample explanation of the security behind the bonds. These lists are sent out by the thousand: to people who have bought bonds; to taxpayers; to special lists made up from various sources. The exploitation of bonds and their desirability as safe investment has become a part of the popular development of modern investment.

No investment is too small to be beneath the notice of these houses. A butcher up-State with five hundred dollars to invest gets the same service as a bank president with one hundred thousand dollars. If a sick man in Philadelphia with a thousand dollars writes to one of these houses that he is seeking investment, a salesman will be sent to see him. Advice is always obtainable. Much investment is now done by mail, too.

The organization of investment has not only served to put facilities for investment within easy reach of the people, but it is giving them an intelligent idea of what they are buying and what their income will be. You don't go at it blindly. Some of the bond houses are banks as well, where the small investor can deposit his money until he has enough for an investment.

Another striking feature of the investment organization is that frequently the bond houses will secure representation in the board of directors of the company or property whose bonds it underwrites. Thus the investor who buys these bonds has a personal representative in the company looking after his interests.

The investor must have confidence in the integrity of the house with which he does business, for this integrity, after all, is the best guarantee of the investment. An example of how worthy of this trust some of the great houses are was shown not long ago in New York.

A house brought out an issue of street-railway bonds. On account of a strike and temporary financial difficulties, the railway company defaulted interest—that is, failed to pay interest when it came due. The bond house which sold the bonds immediately notified every buyer of them that it would buy the bonds back at the price paid, or exchange them for other bonds of equal value.

Thus, by organization, has investment been brought close to the people, and with it have come a large measure of stability, knowledge and safety.

"MR. LORD, OF THE SUN"

ON THE day President McKinley was shot one of the problems of the newspapers was to locate Mr. Roosevelt, who was then Vice-President. At Buffalo lay the President, mortally wounded; somewhere in the wilds of New York State Mr. Roosevelt was hunting game. Mr. Chester S. Lord, the managing editor of the New York Sun, was absent from the city, and one of his assistants gave the "star" reporter the assignment: "Find Roosevelt." He started at once for Albany. At every station along the way he got a bunch of telegrams from the office suggesting places where he was likely to find the Vice-President. At the Sun Bureau at Albany there were half a dozen more. He decided to go to Buffalo.

At the railway station he called up the Bureau and, on being told that there was a telegram from the office, asked the man to read it. The man read: "Tell ——" (the reporter) "to use his own judgment and act on his own initiative hereafter."

"Never mind reading the signature," said the reporter; "I know that Boss Lord is back."

This incident is typical of Mr. Lord's methods and his attitude toward his men. Mr. Lord—or "Boss" Lord, as reporters, and even the boys that carry "copy," call him—has been managing editor of the Sun for twenty-five years, yet few of the very many people who read that newspaper every day know who he is. But the men of his craft everywhere know him and admire him. To them he is "Mr. Lord, of the Sun."

Mr. Lord began to read newspapers when he was a boy, during the Civil War. Everybody wanted news, and he got the ambition to become a newspaper man. When he came out of college he became reporter on an Oswego paper. Subsequently, during a vacation, he went to New York and was given a trial on the Sun. His first assignment was to find out something about a report telegraphed from Louisville, Kentucky, that a Western syndicate had got a corner on all the old whisky. The Sun was fighting General Grant then, and the city editor said to him: "You'll probably find that General Grant is somewhere in that deal." Unlike some men who made great successes with their first story, Mr. Lord wrote a column of matter that the city editor threw into the waste basket. What appeared was a few lines written by him, with the remark of the city editor's about General Grant at the end. But he developed into a good reporter. At twenty-nine he was assistant to the managing editor, at thirty he was managing editor. In those days the Sun was a member of the Associated Press. There was some dissension among the papers that subscribed to it, and they formed the United Press. Mr. Charles A. Dana was editor of the Sun, and it was his habit to come into the city room, where the reporters write, every afternoon, take a chair by the managing editor's desk and say: "What's the news, Mr. Lord?"

One day he said, after his usual remark: "Can you get enough news, independent of the United Press, to make an interesting paper?"

"Yes" said Mr. Lord.

"Do it," said Mr. Dana.

That day the Sun left the United Press. It meant that henceforth it was dependent upon its own resources to get the news of the whole world. It was a staggering job. When newspaper men heard of the Sun's determination to gather its own news, they said: "They can't do it. No paper can." But Mr. Lord made it possible.

By means of a system of collecting election returns which he perfected, Mr. Lord was able to communicate to James G. Blaine the first definite news of his defeat. It was the election of 1884, and very close. Everything depended on the way New York State went. Up at Augusta, Maine, Mr. Blaine's home, the returns had indicated his election, and there was a great demonstration. Bands were playing, bonfires were burning and crowds were cheering. About midnight Mr. Blaine's secretary, who knew Mr. Lord, thought it was a good idea to find out what news the Sun had, so he telegraphed and received the following reply: "Looks as if Cleveland had carried the State by about 2000."

Mr. Lord has an unerring ability to get at news in large emergencies. For example, he located a man at Martinique, who cabled the first specific account of the Mont Pelée disaster.

To Mr. Lord, perhaps, more than any other living man, is due that human-interest quality in Sun articles known as the "Sun flavor." He believes in "making literature out of news," and above all, in making reports, ranging from dog fights to conventions, interesting and entertaining. He asks reporters to write things as they see them. That is why the Sun "stories" have personality.

There are fewer changes on the Sun staff than on any other New York paper. One reason is that the men like the "Boss," and he likes them. Other New York managing editors have private offices, but Mr. Lord sits at an old roll-top desk in the corner of the "local" room, where he can see the whole staff, and here they can get at him. He is accessible, and has developed a fine spirit of comradeship among all his men.

7% Income

We offer for sale at par ($100 per share) 7% preferred stock of a New England Industry noted for its remarkable development—one of the strongest and most successful concerns in the United States.

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YOUNG LORD STRANLEIGH

(Concluded from Page 6)

The elder Mackeller looked sternly at this dapper young man of the handbox, so beautiful, so neat, so debonair, so well-groomed, and the young man became so uncomfortable under the fierce scrutiny of those hawklike eyes that his own drooped modestly like those of a girl, and, with the thin, elegant glove which he held loosely in his right hand, Stranleigh flicked an invisible particle of dust from his trouser-leg.

One need not be deeply versed in human nature to understand the great temptation which now assailed the gray-haired stockbroker. It was as if a fawn-colored dove had made an appeal to a bald eagle that had swooped down from its aerie in the crags where its young lay starving. It was as if a bleating lamb, all alone, were making courteous suggestions to a hungry wolf. Here was reproduced the situation of which city men dream when they enjoy a good night. Here, into the den of a stockbroker, had innocently walked a West End clubman, a titled person, almost shamefully rich, concealing beneath the culture of the colleges an arrogance and an ignorance equally colossal. Here was a fowl to be plucked, and its feathers were not only abundant, but of the most costly elderdown nature, and here the astute Mackeller had the victim entirely to himself, with none to protect or interfere.

"Lord Stranleigh," he said at last, with severity, "it is my duty to warn you that you are putting your foot into a quagmire which may be so bottomless that it will overwhelm you. No man can say what this syndicate has up its sleeve, and once you involve yourself, you may be drawn in and stripped of all your possessions, great as I am told they are. You have given a check for five thousand pounds to my boy, and you say it is because you believed in him. That expression touches my flinty heart; I believe in him, and this belief is about everything of value I retain in the world to-day. Now, if you wish to protect that five thousand, do it by giving him another five, and another. My boy is all I've got left. I'm fighting for him more than for myself. Now, here are you, about his own age, yet completely inexperienced in financial trickery; so I cannot allow you to walk blindly into this financial turmoil."

The young man looked up at the speaker, and his smile was singularly winning. The usual vacant expression of his countenance had given place to pleasurable animation.

"But you are experienced, Mr. Mackeller?"

"Yes, and see where my experience has landed me. I'm up to the neck, yes, to the very lips, in this foul quagmire."

"Are you a college man, Mr. Mackeller?"

"No."

"Perhaps you have little faith in a college training?"

"I have none at all for a practical man. It is the worst training in the world for a person who is to be engaged in business."

"In that case, Mr. Mackeller, I hesitate to cite a historical instance which occurred to my mind when your son was talking to me of your syndicate of seven. As the incident is six hundred years old, it is unlikely to impress a modern city man. Nevertheless, there was once upon this earth a syndicate of seven much more powerful and important than your Johnnies. The chief of this syndicate was Jaques de Molay, Grand Master of the Templars, and the other six were his powerful, pious officers. They were arrogant people, and their wealth was enormous. Kings and noblemen had deposited their treasures with the Templars, the bankers of that time, and the Order was so rich it had become a menace to the world. Why, your seven nonentities, with whom you try to frighten me, are mere helpless puppets compared with those seven giants of finance; and besides money, this notable seven had an armed force of veterans at their back before whom even a king with his army might tremble. But Philippe le Bel, King of France, did not tremble. He worked in on the seven the twelve-o'clock rule that I am recommending to you. At high noon, on the thirteenth day of October, 1307 (please note the fatal conjunction of the two thirteens), every Templar in France was arrested. He gave them no chance of communicating with each other. The army of the Templars lay helpless and officerless. The wealth of the Templars was at the mercy of the king. The seven were burnt at the stake.

"I imagine that your son thought my attention wandered two or three times during his narrative. I saw him set his jaw as one who says, 'I will interest this man in spite of his brainlessness.' But I was thinking of the magnificent simultaneousness of the king's action, and I have no doubt the Mackeller of his day warned him of his danger in meddling with the Templars. An unholy desire filled me to try this six-century-old method, the king's move, as we would say at chess, on our modern and alert city. I have some loose cash in the bank and don't need to sell any securities. For the last ten years my income has been thirty thousand pounds annually, and very seldom have I spent more than five thousand of that sum in one twelvemonth. My automobile is at your door and at your disposal. You and I will drive first to my bankers and arrange that there will be no hitch so far as cash is concerned, then I shall take a cab to my club. Telephone number 15760 Mayfair. Just note that down, please. Now, what are the shares of Red Shallows selling for this morning?"

"They opened at two shillings and seven pence on the pound share, but have dropped several points since."

"Ah, well, a few hundred thousand pounds will buy quite a quantity of half-crown shares, and if we buy simultaneously, as the king struck, we will acquire everything in sight before the stuff has time to rise. Come along, Mr. Mackeller, there's not a moment to lose."

At ten minutes after one that day a large, red automobile drew up in front of the Camperdown Club on Pall Mall, and Mackeller and his son stepped out of it. Lord Stranleigh met them in the hall, apparently cool and unexcited, but he was coming away from the ticker, which was recording that Red Shallows were leaping up toward par. Lord Stranleigh led his visitors into the Strangers' Room, which was empty, and closed the door.

"Well, my lord," said Mackeller, "those fools have sold some fifty thousand shares more of stock than there are in existence."

"It seems to me," drawled his lordship, "although I know nothing of city ways, that such overselling is injudicious."

"Injudicious!" shouted young Mackeller. "Why, you've got them like that!" And he raised his huge fist in the air and clenched it with a force resembling hydraulic pressure. "You can smash them. They can't deliver. They've not only lost the mine, but you can ruin them by placing any price you please on the shares they've sold and cannot produce."

"That's true," corroborated old Mackeller, nodding his head, "and the bank didn't use your five-thousand-pound check, after all."

"Here it is," said the young man, producing it.

"Ah, well," said the young man, slipping the paper into his waistcoat pocket. "Let us be thankful you two are just in time to join me at an excellent lunch. The Camperdown is famous for its cuisine. I've been expecting you, and I've ordered a French lunch in honor of the late Philippe le Bel. He burned his syndicate of seven at the stake, but we'll merely burn their fingers."

Editor's Note—This is the first of a series of six stories dealing with the adventures of Lord Stranleigh of Wychwood. The second tale, telling some further history of the Red Shallows deal, will appear in an early number.

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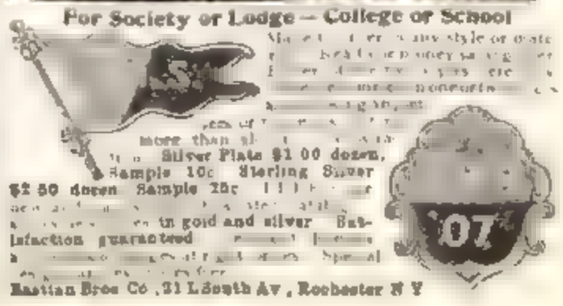

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Oddities and Novelties
OF EVERY-DAY SCIENCE

How High is the Air?

THE height of the atmosphere—or, to put it otherwise, the depth of the gaseous ocean on the bottom of which we walk about—has long been a subject of calculation by various methods. One-half of its entire quantity by weight is below the three-mile level; and, of course, it thins off gradually, until at six miles it is too thin to supply a human being with the requisite oxygen for breathing.

The test generally accepted by astronomers within recent years has been that afforded by meteors, which, on entering the gaseous envelope of the earth, are set afire by friction. Observation of such "shooting stars" has proved satisfactorily that the height of the atmosphere is quite a bit over one hundred miles.

Recently, however, a new and interesting method has been found—depending upon observation of the blue color of the sky. The exact time of the disappearance of the sun on the evening of a clear day is noted, and note is also made of the moment at which the last perceptible blue departs from the heavens. A simple calculation serves, then, to indicate how far the sun is below the horizon when the latter observation is made, and from this datum the scientist finds it easy to solve the problem.

According to the theory at present accepted, the blue of the sky is attributable to the reflection of sunshine from minute particles of oxygen and nitrogen. The highest of these particles, as indicated by the test here described, are about one hundred and twenty-five miles above the surface of the earth. If this estimate be not exactly correct it is believed to vary from absolute accuracy not more than ten miles at most. Confirming as it does the reckonings made from observations of meteors, it verifies the estimates as to the depth of the atmospheric ocean.

Gulf Stream and Climate

INQUIRIES are constantly addressed to the Weather Bureau in regard to the effect of the Gulf Stream upon the climate of the North Atlantic coast of the United States—to the not inconsiderable annoyance of the experts in charge, inasmuch as such inquiries do but indicate the persistent prevalence of an exploded delusion.

The Gulf Stream, as a matter of fact, is a much less important affair than used to be supposed. By the famous Maury it was described as "a river of the ocean, with its fountain-head in the Gulf of Mexico and its mouth in the Arctic seas." Unfortunately, while picturesque, this notion is wholly inaccurate and misleading. Hydrographers nowadays have quite a different account to give of it.

The warm waters of the tropics are continually pushed by the trade winds into the Gulf of Mexico, and, in that huge and almost landlocked bay, are piled up. Seeking an outlet they pour eastward through the Florida Straits, which separate the tip end of Florida from Cuba, and thereupon follow a well-defined channel that runs northward between the east coast of Florida and the Bahamas. The stream thus formed is about thirty-two miles wide, has a temperature of 81 or 82 degrees Fahrenheit, and moves at the rate of four or five miles an hour.

The recognizable channel above mentioned ends at the Great Bahama Bank, northward from which the Gulf Stream continues on its way as far as the capes of the Chesapeake, with a breadth of about fifty miles. From that point on it spreads out over the North Atlantic like a fan, its distinctive character as a stream being altogether lost. To suppose, then, that it could possibly affect the climate of the North Atlantic coast is an obvious absurdity.

The Gulf Stream brings northward into temperate latitude many tropical forms of life, including fishes, which follow its warm current. It is, however, a surface current, presenting the curious spectacle of a river of water at relatively high temperature passing over cold depths, which are inhabited by creatures of altogether different tribes.

Not least odd among its varied flotsam and jetsam are the so-called sea beans, cast in great numbers upon our Southern Atlantic shores, which are in reality the seeds (some of them huge in size) of certain pod-bearing plants that grow on land in the region of the Caribbean. These beans fall into streams, are thus carried to the sea, and find their way into the Gulf Stream.

Artificial Snow Blindness

OCULISTS derive a good deal of profitable employment from the incandescent mantles which nowadays are so commonly used to augment the illumination of gas-lights. Inexperienced persons who put them on are liable to expose their eyes incautiously to the glare, and as a result are attacked by a kind of "snow blindness"—that is to say, by an eye trouble that amounts practically to the same thing

This trouble is a congestion of the retina—the nerve-screen which lines the eye. It is very distressing when severe, and even alarming, though not ordinarily dangerous, inasmuch as it responds readily to treatment. Leeches applied to the temples remove the congestion, and the sufferer, after two or three days in a dark room, recovers.

Every schoolboy finds interest in an account, given by Xenophon in the Anabasis, of an experience of the famous Ten Thousand, mercenary troops, who, on their way back to Greece from Persia, after their failure to put Cyrus on the throne of that kingdom, were attacked by snow blindness, hundreds of them being so seriously affected that they were unable to march. Apparently all of them got well, though their sufferings greatly dismayed the expedition.

Exposure to intense light under any circumstances is more or less likely to produce this distressing effect, and even the glare from sunlit water sometimes causes it. In its most severe form it is occasionally experienced by electricians, owing to the blinding blaze occasioned by unexpected short circuits.

In such cases, however, it is still called by the oculists "snow blindness," having reference rather to the character of the symptoms than to the circumstances to which they are due.

As for the incandescent mantles, persons who attempt to put them on cannot be too careful in doing so—the simple avoidance of too fixed a contemplation of the light being a sufficient precaution.

Chemical Plant-Growths

CERTAIN remarkable experiments in the growing of artificial plants by chemical means have been made recently by Professor Stephane Leduc, a French scientist of eminence. From a chemical seed he produces a chemical vegetation, which simulates ordinary plant life in quite a wonderful way.

For this purpose are taken certain mineral salts—silicates, sulphates and chlorides—in which growths are obtained closely resembling plants in appearance, and presenting what seem to be characteristics of actual life. Such "plants" possess roots, vertical stems, branches—even buds, they can be grafted successfully, and they appear to be able to absorb nourishment.

For example, a dilute solution of sulphate of copper is taken, and into it is put a drop of a fluid containing a little ferrocyanide of potash. The drop immediately becomes coated with a sort of membrane of ferrocyanide of copper, and is thus converted into a sort of chemical seed. From this seed tiny branches are soon put forth, which grow, a plantlike form being developed.

Certain kinds of chemical solutions seem to serve as food for these chemical plants, and by coloring the solutions thus used red, blue, or green they are seen to make their way through all parts of the pseudo-vegetable structure, giving plain evidence of a circulatory system resembling that of a plant. It is a veritable little miracle of the laboratory; and Doctor Leduc goes so far as to say that he is hopeful of causing his artificial plants to develop chlorophyl—that is to say, a coloring matter similar to that which gives to ordinary vegetation its hue of green.

The EDISON PHONOGRAPH

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NATIONAL PHONOGRAPH COMPANY, 11 Lakeside Ave., Orange, N. J.

EDISON RECORDS for JUNE

AN unusual number of good hits makes our June list one that every owner of an Edison Phonograph should hear at once. Look over the list below and notice how many things there are that you want to try on your own Edison Phonograph. Then on May 27—don't wait a day longer—go to your dealer's and hear these hits and buy those that you find as good as they promise.

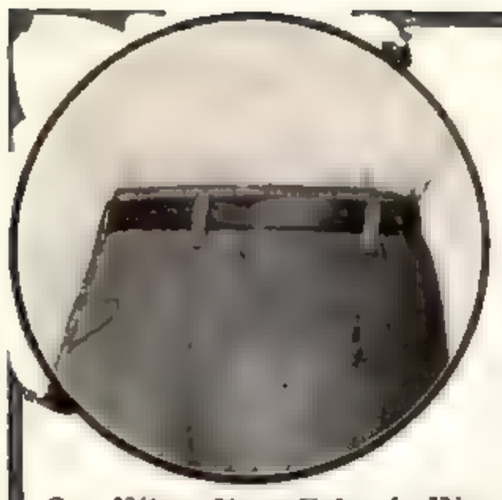
Here is the June list—every kind of music and the best of each kind to suit every taste:

9554	Golden Rod—Intermezzo (McKinley)	Edison Concert Band
9555	With You in Eternity (Solman)	Irving Gillette
9556	Cavalleria Rusticana—Intermezzo (Mascagni)	Vocal Imitation of a Violin, Edith Helena
9557	Pretzel Pete (Durand) Banjo	Vess L. Ossman
9558	In Washington (Hoffman)	Billy Murray
9559	Reed Bird (The Indian's Bride) (Reed)	Collins & Harlan
9560	It's a Long Way Back to Dear Old Mother's Knee (Mohr)	W. H. Thompson
9561	The Telescope March (Seltzer)	Edison Military Band
9562	School Days (Cobb & Edwards)	Byron G. Harlan & Chorus
9563	Sometime We'll Understand (Granahan)	Anthony & Harrison
9564	Mrs. Clancy and the Street Musicians (Original)	Edison Vaudeville Co.
9565	The Dreamer Waltz (Keith)	Edison Symphony Orchestra
9566	Monte Cristo (Snyder)	Bob Roberts
9567	In the Wildwood Where the Blue Bells Grew (Taylor)	Harlan & Stanley
9568	You'll Have to Get Off and Walk (Reed)	Will F. Denny
9569	Petite Tonkinoise (Scotto)	Edison Concert Band
9570	Ephraham Johnson (Greene & Werner)	Arthur Collins
9571	The Last Rose of Summer is the Sweetest Song of All (Sidney)	Harry Anthony
9572	Becky & Izzy (Original)	Ada Jones & Len Spencer
9573	Dainty Dames (Blake) Bells	Albert Benzler
9574	Lulu and Her La, La, La (Von Tilzer)	Helen Trix
9575	Flanagan's Married Life (Original)	Steve Porter
9576	The Land League Band (J. W. Kelly)	J. W. Myers
9577	Poor John Medley (Original)	Edison Military Band

KEEP posted on the new Records for the Edison Phonograph as well as the old. There are three books which will be sent free on the 27th of May to anyone who asks for them, who cannot get them at a dealer's or who would rather write than go to a store and ask for them. They are the Phonogram, the Supplemental Catalogue and the Complete Catalogue. They are sent on request. Write today.

Thomas A. Edison

National Phonograph Company, 11 Lakeside Ave., Orange, N. J.



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Present & Company,
502 Broadway,
New York City.

MEN WHO ARE TEMPTED

(Concluded from Page 7)

men—nearly ten million dollars last year as compared with less than two million dollars for New York, which is second on the list—leads also in defalcations by women. One of the most remarkable of these was that of a cashier in a department store in Philadelphia. In her official capacity she was required to make up the wage lists for about forty departments, aggregating several thousand names. To the correct list, it is alleged, she added nearly every week false names, and, by keeping the sums thus obtained from the treasurer, managed to make away with thirty thousand dollars in a very short time.

"It's a very easy thing to steal," said a young woman who has lately left her nine-dollar-a-week position as cashier in a department store. "Think of a girl on nine dollars a week handling ten to fifteen thousand dollars a day and as high as forty thousand dollars on the day before Christmas! The girl who worked as cashier before I came was discharged because she took the money left by customers on the counters or dropped on the floor. You have no idea how much money of that sort is turned in to the cashier. Before I came the amount of this lost money accounted for by the cashier was eighteen to twenty dollars a day. The manager knew the average should be higher. He had the cashier watched. He found that she was taking out about half of it. When the girl was discharged and I was put into her place the amounts immediately began to run from twenty-two to fifty dollars a day, or an average of thirty-six dollars. The same dishonest girl was 'standing in' with the girls who made out the slips, and, by changing the amounts, they would often falsify to the extent of fifty dollars a day, most of which the cashier kept, dividing the rest among her confederates."

Women Less Dishonest Than Men

I asked an officer of a big New York surety company if he thought women were more honest than men, and he said:

"It's a hard question to answer, but it looks that way. Of course when you consider that women defaulters are usually discharged if suspected, and that they are seldom prosecuted when caught, it makes room for a lot of latitude. But there is no question about the fact that there are more defaulters, both male and female, than there were a few years ago. The figures seem to prove it, though many defalcations, large and small, are never reported. We must make allowances for the growth of population and of business and also for the great prosperity of the country, which leaves more money available for the sly purposes of the peculator."

"From your experience," I asked, "what safeguards do you think might be adopted to prevent embezzlement?"

"Employers," he quickly replied, "should make good men more sure of their places. They should allow them sufficient compensation to live in such a social atmosphere as would make them more contented with their lot. They should establish a pension system for aged employees. If a man felt that he was going to be taken care of through life, he would always be more honest and give better service. The young or middle-aged clerk or bookkeeper in a business concern looks at a man who is about to be retired, and he says: 'There is poor old Smith—he's going to be thrown out pretty soon, and he hasn't enough to live on for a year. I'm going to feather my nest, so when I get as old as he is I shall not suffer from poverty.' And so he steals; but if the clerk knew he was going to be taken care of, he wouldn't dream of abstracting the money.

"The millions lost by employers through defaulters every year would make up a big pension fund. One-quarter of it, properly distributed in this manner, would suffice for the purpose. Most of the rest of it would be saved. As for the defalcations of bank presidents and high officers in big trust concerns, I should say that the laxity of the directors is the chief fault. No system should be tolerated which would, under any circumstances, permit a single person, whoever he may be, to get hold of trust funds or securities, or to use such funds or securities if he ever did get hold of them."

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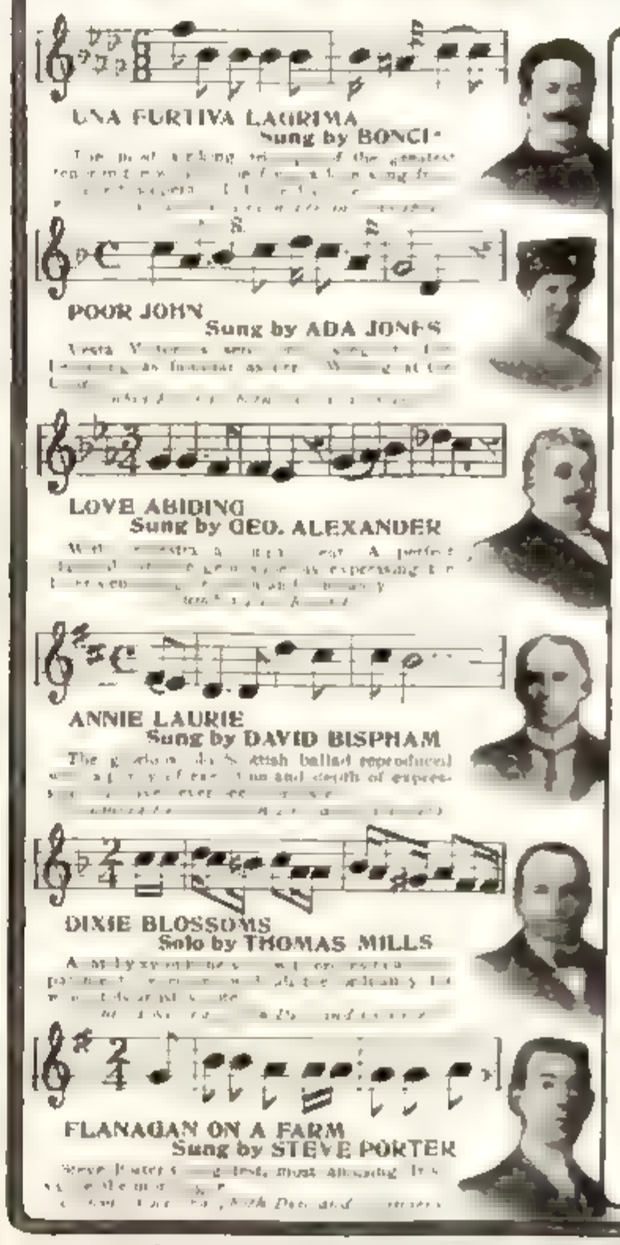
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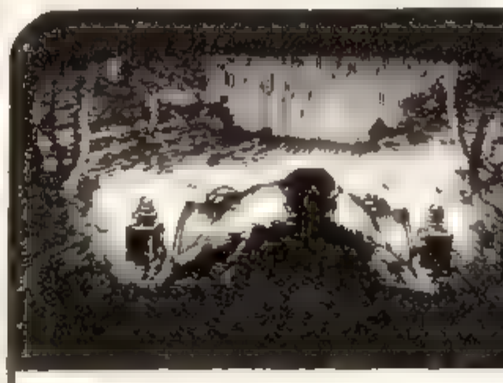

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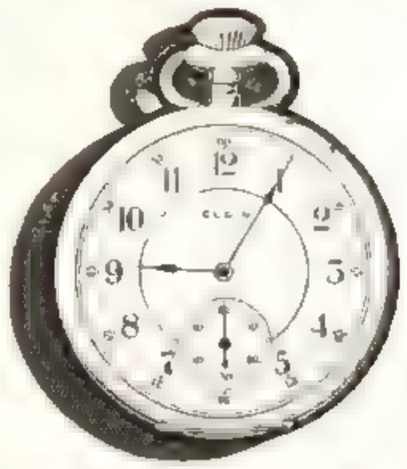

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The Green Scarab

(Continued from Page 10)

of mind, but he did not seek that. He sought only his scarab—and the finder of it. Who was she?

Back to the Art Museum he wandered one day, pausing for a moment in one of the quiet galleries behind an artist who was copying a painting. It was the reproduction of the portrait of an old gentleman, who stood erect in his gilded frame. The artist was working on the face, now and then leaning back from her task, shaking her head with a gesture of annoyance and then erasing the last strokes of the brush.

"The face is as elusive, Mr. Channing, as the face of your missing lady," she said, without turning her head.

"Wha—what!" stuttered Channing.

The artist turned her head and smiled at him. She was the girl of the ship.

"By jinks!" exclaimed Channing. "How did you know it was I?"

"You have passed through here three times in the last week," she said, laughing, "and I knew your step. But this is the first time you have taken any notice of me."

"Honestly, I never saw you, Miss Elton," said Channing.

"No, you were evidently looking for the lady," she said. "I imagine you have not found her."

Channing shook his head silently.

She slipped off her big apron and began rolling it up.

"I think I will let my old gentleman rest until to-morrow," she said. "He is in a stubborn mood to-day."

"Do you mind," he asked, "if I come round and watch the struggle to-morrow?"

"Do come," she laughed. "I shall triumph over him to-morrow, and I love praise in the hour of victory."

Miss Elton was already at work when he appeared in the gallery the next day, and she was so intently engaged that he approached softly, that he might not interrupt her. She heard him, but did not turn her head, merely recognizing his presence with a nod. For a time longer she worked in silence. At last she leaned back in her chair with a deep sigh of satisfaction.

"There! I told you I would win to-day, Mr. Channing," she said.

"I wonder," said Channing slowly, "if you could do some work for me."

Miss Elton awaited an explanation.

"Watching you make that face grow," continued Channing, "has given me an idea. I want you to paint me a picture."

"Of yourself?"

"No, of a lady."

"The—the lady of the quest?" she ventured.

Channing nodded.

"But how can I paint a portrait without a model?"

"It will not be a portrait necessarily," said Channing. "It will be mostly an ideal. It's like this: I am hunting for somebody I have never seen, yet I have something of an idea of her general appearance. Now, if I could turn this idea over to you and have you develop it, and paint it on canvas in a permanent form, where I could see it, and study it, and have it constantly before me, I have a notion that it would help me. I know it sounds chimerical."

"But I don't see yet how I am to paint a face which you cannot even describe," said Miss Elton, still bewildered.

"It will not be merely a face," answered Channing. "It will be a full-length figure. I have a photograph. It shows the figure, but not the face. It gives you the costume, and the pose, the environment.

"Please say you will try it," added Channing pleadingly. "I expect to pay for the work, of course."

"I'll try it," she said, after a pause. "But remember, Mr. Channing, that I believe such a picture will not be of the slightest use to you."

"That's all right," said he cheerfully.

"Of course, it is a fool thing," said Channing to himself, when he had bidden her good-afternoon. "But it will amuse me, if nothing more. And it may help to keep me down to cases. I feel that I am becoming futile."

That evening he sorted his photographs again, finally selecting the last of the series, where the figure of the girl in the crowd stood half revealed.

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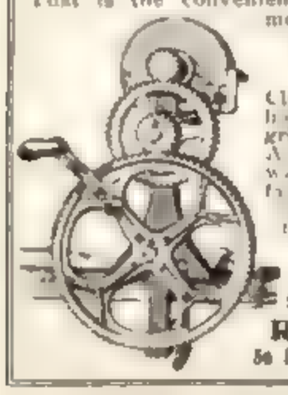

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Channing's knock. She wore a long, voluminous apron, such as he had seen her wear in the art gallery. Her sleeves were rolled to the elbows.

On an easel which stood under a skylight was a large, empty canvas.

"I am all ready for your lady," she explained.

Channing unwrapped the photograph and she took it to a window to examine it.

"Why," she exclaimed, as she glanced at the print, "this is a picture of Broadway—and a crowd. Where is the lady?"

"Here," said Channing, stepping across the room and pointing to the half-hidden figure.

Miss Elton bent her head closer to the photograph and studied it.

"When was this taken?" she asked finally, looking up.

"Oh, something over a year ago, I believe," answered Channing.

She renewed her scrutiny of the figure in the print.

"It isn't much to go by, I know," said Channing apologetically. "But it's all I have. It's an enlargement.'

"And you are quite sure that this is the lady for whom you are looking?"

He nodded vigorously.

"Will you begin now?" he asked eagerly.

"Yes, I'll begin," said Miss Elton, crossing the room to a shelf where she kept her paints, and dumping a box of tubes out upon the ledge.

"May I stay?"

"If you like," she answered, in a preoccupied tone.

Channing settled himself in a comfortable chair and watched her while she sorted the tubes and squeezed colors on a large palette. She worked swiftly and gracefully, oblivious to his presence, and he soon found himself more absorbed in following the movements of the lady in the apron than he was in the growing outline of the figure on the canvas. Miss Elton had propped the photograph against a vase on the table, quite close to her canvas, but it seemed to Channing that she scarcely glanced at it as she worked with rapid strokes of her brush.

Finally she laid down her palette, stepped back and looked critically at her work. It was little more than an outline. As yet there was no attempt at a face.

"This is all I can do to-day," she said. "Ordinarily, I do not tire quickly, but this is simply exhausting my imagination. Why don't you tell me to give it up, Mr. Channing? It is such a visionary idea."

"You must finish it," said Channing, in a tone of finality. "It would be a crime to leave it in that condition. Just as I am getting interested in her, too."

Miss Elton laughed.

"If I did not feel satisfied that, in all other respects, you are sane," she remarked, "I should be strongly tempted to believe from this that you are crazy."

"I presume I am a monomaniac," said Channing cheerfully. "Won't you begin to paint the face to-day?"

"Mercy, no; perhaps not for days yet," said Miss Elton, scraping her palette. "I shall leave that until the last, when I may have an inspiration."

After that, Channing was an almost daily caller at the little downtown studio, whither he went to watch the lady on the canvas and remained to study the lady in the apron. He had anticipated that he would become impatient at the slow progress of the figure, but discovered, somewhat to his surprise, that he was not. There was no hurry about it, after all, he thought. He did not permit himself to realize that he might be losing precious days in the hunt for the holder of the green scarab. In fact, had he analyzed his mind closely he would have learned that the lure of the chase was losing its fascination. He was developing alert interest in the work of the lady who was executing his commission—in her plans, her ideas, her tastes, her air-castles. Now and then, he would shrug himself awake to the task in hand; then for hours at a time the lady of the photograph and the image of the sacred scarabæus would be entirely out of his head.

But, as the figure approached completion and the costume was worked out in infinite detail, Channing developed a renewed curiosity concerning the face. He wondered why Miss Elton did not begin on that

"Why don't I?" she repeated. "Perhaps I am still waiting for the inspiration. Can't you give me one?"

Channing gazed at the artist and shook his head.

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"I haven't the least idea what she looks like," he said indifferently.

"Look here, Mr. Channing," said Miss Elton, laying down her brushes. "Don't you know you are wasting money to pay for a picture like this?"

"No, I don't know it," said Channing stubbornly.

"But of what use is it?"

He shrugged his shoulders.

"Then why not let me destroy it?"

"No, you mustn't do that," he replied with a positive shake of his head. "If you did that I couldn't come and watch."

Miss Elton colored, and turned back to the canvas.

"I shall begin on the face to-morrow," she said.

But to-morrow, when Channing called to take her to lunch at a little place near by, where some of the other artists in the building were usually to be found, there was no face on the canvas.

"I have rubbed it out twice," she said.

"You might at least have let me see it," said Channing.

"It was not your ideal," said Miss Elton.

"How do you know?"

"Oh, I'm sure of it," she replied evasively.

The next day Channing was not allowed even to look at the canvas.

"Her face is just coming out of the mist," explained Miss Elton. "You must wait now until she is finished."

It was three days after that when Channing called, to find Miss Elton without her apron and with no apparent preparation for a morning's work.

"Is it all over?" he asked.

"It is all over," she said.

The canvas on the easel was turned so that he could not see it from where he stood. He made a step toward it, but she stopped him by a gesture.

"Wait, Mr. Channing. I want to say something. You are going to be disappointed. I have been deceiving you. I have not painted your ideal at all. I could not. And I would rather you did not see it at all."

"But I must see it," said Channing, wondering.

"You are resolved?"

"Absolutely."

Miss Elton shrugged her shoulders slightly and crossed the studio. She swung the easel about.

"See," she said.

Channing found himself staring into the frank blue eyes of the artist, but they looked out at him from the canvas.

"You!" he exclaimed. "It is you!"

Miss Elton, watching him with half-frightened eyes, nodded.

Speechless now, he gazed from the canvas to her, and then back to the canvas. There was something wistful in the expression of the portrait; the tender, sensitive mouth seemed as if it were about to voice an appeal. He stared at the picture stupidly for a moment.

"You ——" he began.

"It was I," she said simply.

"And all the time you knew?"

"Yes; from the first—the minute I saw the photograph. I should have told you. But at first it seemed fun. After that it became hard. I tried to postpone it. That is why it took me so long. Twice I tried to paint another face, but I knew it was a lie and I could not make it seem like the truth."

Her voice broke nervously at the end. Channing was looking at her steadily, trying to put his thoughts in order, for it seemed that they would overwhelm him.

"The portrait is beautiful," he said at length. "I am glad that you painted the truth. I shall keep it."

She raised a hand in protest.

"Yes, I shall always keep it," he repeated. Then his expression became quizzical and he said, very gravely:

"But I think the least you can do is to tell me what you did with my scarab."

Miss Elton uttered a little cry, fell back a step and steadied herself against the window-casing. Her eyes stared wide, her lips parted, and the color left her cheeks.

"My scarab, I said," repeated Channing. "The green scarab, with the mark like this."

He seized a brush wet with paint and traced the hieroglyphic on the wall. She followed his movement with dumb fascination.

"I am talking of the scarab that you picked up on April 22 of last year," he continued, trying to speak lightly, although

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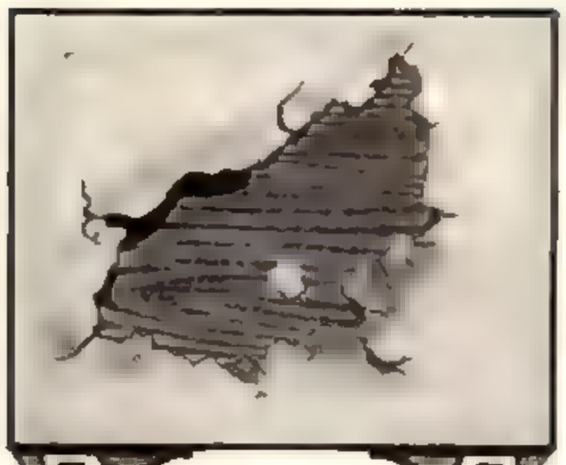

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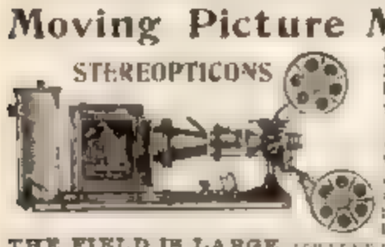

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his voice shook a little. "The one that you advertised; the one that you pressed into the page at the Astor Library; the one that you took to Tarrytown."

There was something pitiful in her expression of amazement, but Channing smiled at her joyously.

"I hope you didn't lose it," he added. "I've had such a time chasing it."

"Oh, please! Please!" she cried, finding her voice at last.

"I didn't mean to startle you," said Channing with sudden contrition. "It is all very simple now. There is nothing supernatural. But I really would like to see the little green bug again."

Silently she pointed to a hideous pagan god who squatted on a high shelf. Its hands were outstretched, palms upward. In the left reposed the scarab with the Pharaoh's mark!

With a cry of recognition Channing seized it. There was something hypnotic in its fascination, for he turned it over and over, now examining the delicately chiseled wings and legs, now studying the familiar outline of the hieroglyphic. Presently he looked up at Miss Elton. She had sunk back on a little bench under the window. Her breath came rapidly, as if from some violent exertion.

"Tell me," she said faintly. "It frightens me."

"Wait," said Channing. "I will be back very soon."

He dashed out of the studio and she heard him descending the stairs in long leaps. There was an interval of five minutes and then she heard his footsteps.

"I have sent for the evidence," he said, bursting into the room. "It should be here in less than an hour. We'll talk about something else until it comes."

They tried to, but the attempt was a failure. Miss Elton, whose eyes seemed to plead for enlightenment, spoke only in monosyllables. Channing spent the time pacing the studio, waiting for the return of the messenger. He came at last, bearing a bulky package. Channing undid the wrappings with nervous fingers.

"I will show you now so that you will understand," he said, placing the photographs in her lap. "Look!"

She studied the prints as he turned them one by one.

"They are enlargements," he explained—"from the film of a picture-machine."

She nodded silently, for she was beginning to understand. She saw his figure emerge from the crowd on the sidewalk, followed it step by step as it came into the foreground, and saw it disappear as he continued to turn the photographs. Then she saw herself, half hidden in the crowd that surged downtown, an expression of awed wonderment escaping her as the slender figure bent over and lifted something from the pavement.

"Now do you understand?" asked Channing.

She nodded again, unable to find words. After that he told her the story, every detail of it, and she listened like a child who is hearing tales of the fairies.

"But I have never understood 'G. S.,'" he said. "Your name is Margaret."

"You might have guessed that," she said. "'G. S.' meant green scarab."

Channing looked at her blankly and burst into a laugh.

"I'm an idiot," he said. "Of course it does. And here I have been inventing a thousand names to fit the initials."

"And to think," said Miss Elton, "that it has been lying there in Patrick's hand all these days.

"Patrick," she explained, "is my little friend on the shelf," nodding at the pagan image.

"The little heathen," said Channing, glaring at him.

"I am very fond of Patrick," said Miss Elton. "He has taken good care of it. I trusted it to nobody but him and the Professor."

"But the book at the library?"

"That was merely a childish whim," she said. "I took it there to find out something about it. When I found its picture I could not resist pressing the seal into it. It was long after that that I went to Tarrytown. I was sketching. Somebody told me about the Professor. I took it to him out of curiosity."

"A queer old fellow," commented Channing. "He never even asked your name. He could not describe you."

"He is living in the ancient days," she said. "I was not of his period."

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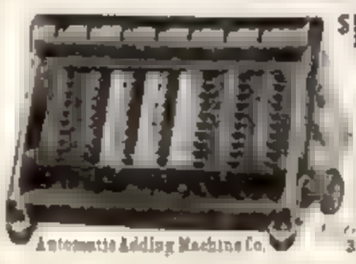

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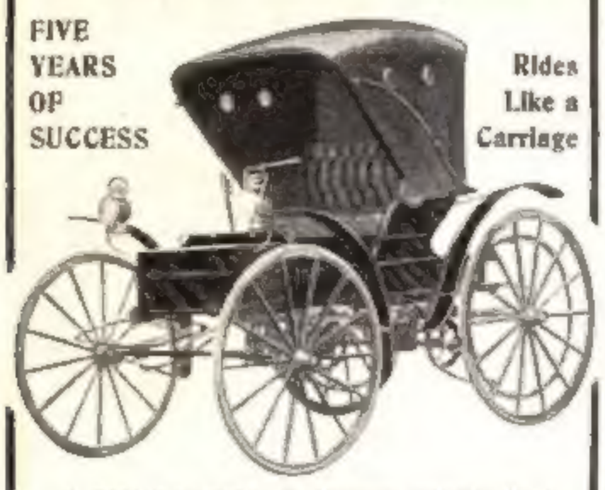

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"Which is a glorious fact!" murmured Channing.

"He is a dear old man," she continued. "He fell in love with it. I left it with him—for months. Had it been mine I would have left it with him always, for he loved it."

She paused, and Channing waited for her to continue.

"But then I felt that I ought to get it back. It was not mine, and the owner might some day be found. He was sorry to let it go."

"I will send it to him," said Channing.

She looked at him in surprise.

"I thought you were trying to recover it," she said.

"I was—once," said Channing.

"You might have had it long ago if you had told me on the steamer that you were seeking a scarab, not a lady."

"I told the truth," said Channing stoutly. "I was hunting for a lady."

"But the lady was only a stepping-stone to a scarab," persisted Miss Elton. "You were really hunting for something she had that belonged to you."

"I am still hunting for it," said Channing. He was standing in front of her, searching deep into her eyes.

"The scarab?" she exclaimed lightly. "That is found. It is yours."

"No, not the scarab," said Channing. "I don't want it."

"No?"

"No."

She arose from the window-seat and walked across the studio to the table, where she began playing idly with the image of the sacred beetle.

"I'm going to give the scarab to the Professor," said Channing. "But the lady still retains some of my property."

She did not appear to hear him, for she made no remark. Suddenly Channing picked up one of the brushes, smeared it thickly with paint from the palette and stepped over to the wall. Around the hieroglyphic which he had traced a few moments before he drew another outline.

"It is not very well done," he said, surveying it, "but I think you will understand it."

She glanced at it and then back at the green scarab, the color rising in her cheeks.

"Margaret!"

She made no answer.

"Do you intend to return that?"

Still she did not speak, but stood gazing with unseeing eyes at the Pharaoh's gem.

Channing stepped forward and placed his hands gently on her shoulders.

"Look at me, Margaret," he commanded.

She raised her eyes now, but they were shining behind a mist.

"Do you intend to return that?" demanded Channing, pointing to the new image on the wall. Again she glanced at it and then smiled faintly.

"I suppose," she said slowly, "it is meant—is it?—for ——"

"Yes, for a heart," said Channing.

"It is all out of drawing," she observed whimsically, viewing it again.

Channing shook her as if she were a naughty child.

"It is not a question of art," he said. "The question is: Do you intend to return the remainder of my property?"

Her lips quivered for an instant and then she smiled at him defiantly.

"I do not," she answered slowly.

The sacred scarabæus was concentrated in his observation of a spot of green paint on the table. The little pagan on the shelf stared straight at the opposite wall. The painted lady on the canvas looked dreamily out of the window, where the world went by. Not one of them paid the least attention to Channing and the girl.

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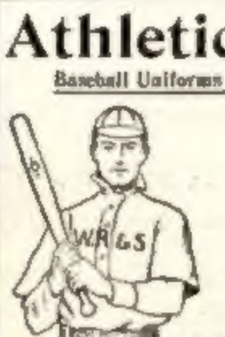

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The Man Hunt

(*Continued from Page 15*)

"Steadman!" she exclaimed uneasily.

"Yes, Steadman! I must find him *to-night!*"

"You can't, Mr. Ralston. I don't know where he is."

"Tell me," he said—"Tell me, and I'll give you anything you ask—does *Sullivan* know?"

As he spoke the girl's face turned pale under the electric light. She nodded her head slightly, while at the same moment a thick hand descended on Ralston's shoulder and a heavy, wine-laden voice growled:

"Whatcher doin' in my seat?"

Ralston sprang to his feet.

'Watcher doin' talkin' to this lady?" inquired the other, his eyes blazing with anger.

"Miss Davenport is a friend of mine," replied Ralston as quietly as he could.

"Fren' nothin'," cried Sullivan. "I'll teach you to mind your own business." He took a step backward and began to pull off his dinner-jacket.

"Don't, Jim!" cried the girl.

There was a great uproar in the restaurant. At the same instant Sullivan led heavily at Ralston's head. Almost automatically, with every ounce of his body at the end of an arm trained into a steel rod, Ralston ducked and countered. His fist caught Sullivan squarely on the chin, and the man went down and backward like a duck shot on the wing. His head caught the corner of the table, and he lay motionless.

The next instant Ralston was the centre of an excited, jostling crowd. Peyton had his arm around him and was whispering: "Get out quick, old man. Awfully unfortunate. Get out, while there's time."

Ralston's head reeled. The President's latest appointee mixed up in a drunken brawl at a public hostelry! Worse than that, if possible, he had, perhaps, killed the only man who knew where Steadman could be found! Then a girl's voice whispered in his ear:

"Get away! You mustn't be mixed up in this. Get away while you can!"

Somebody began to fling water in Sullivan's face and to rip off his collar.

Men were climbing upon tables to see what was going on. There was a deafening hubbub from the main hall, into which the crowd from the other room was pouring. Ralston was thinking quickly.

Some one in the back of the room shouted: "Send for the police—a man has been shot!" and he heard the silly cry repeated in the outer corridor. Less than half a minute had passed, but to Ralston it had already seemed twenty, when he decided upon the only course Fate had left open.

How he managed to do it he never really knew. Afterward it appeared absurdly impossible, but Peyton said that at the time it seemed reasonable enough. There had been a moment when, in the confusion, the crowd had blocked its own efforts to get closer, a moment when no one had known apparently what to do, a moment which Ralston, in his businesslike and rather autocratic fashion, had turned to his own advantage.

A hurried whisper to Peyton, and with the help of one of their brother officers they had raised Sullivan from the floor and, followed by the girl, had carried him to the Fifth Avenue entrance. "Keep back the crowd," Peyton had cried to the head waiter. "We must give this man air." In a moment more they had staggered with Sullivan's limp form to the ever-ready hansom, which had wheeled quickly to their assistance, and shoved him in.

In another moment there had poured around the corner of the building a throng of men and women in evening dress, waiters, pedestrians and cabmen.

"To the hospital!" cried Ralston, and, pushing in the girl, had sprung after her himself. The cabman cut furiously at his horse, the bystanders parted, and the hansom leapt forward like a chariot in a Roman amphitheatre, with Ralston, who had snatched the reins from above his head, guiding the excited animal down Fifth Avenue.

"Hully gee!" shouted the cabman inconsequently—"Hully gee!" while the girl, staring abstractedly at the motionless face upon her lap, murmured excitedly, "A clean get-away! A clean get-away!"

(TO BE CONTINUED)

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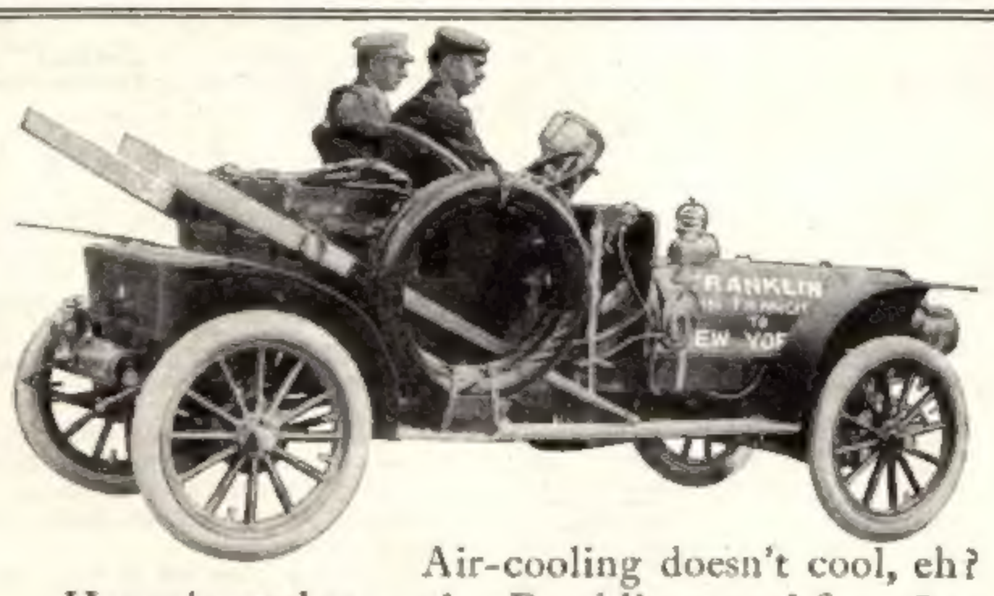

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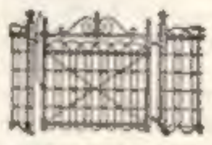

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